

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

(Baltimore Division)

In re

SETH L. BLUM and BESSY G. BLUM

Debtors

Bankruptcy Case: 25-10005-NVA

Chapter 11

**THE UNITED STATES TRUSTEE'S
EXHIBIT LIST FOR AUGUST 29, 2025 CONFIRMATION HEARING**

Matthew W. Cheney, Acting United States Trustee for Region 4, pursuant to this Court's Evidentiary Protocol, files this exhibit list for the pending hearing set for June 18, 2025.

EXHIBIT LIST

Exhibit No.	Description	Offered	Objection	Admitted
UST01	Docket Sheet			
UST02	Schedules and Statement of Financial Affairs			
UST03	January 2025 Monthly Operating Report			
UST04	February 2025 Monthly Operating Report			
UST05	March 2025 Monthly Operating Report			

UST06	April 2025 Monthly Operating Report			
UST07	May 2025 Monthly Operating Report			
UST08	June 2025 Monthly Operating Report			
UST09	Report of Sale dated August 9, 2025			
UST10	Chapter 11 Plan Dated July 14, 2025			

Respectfully submitted,

Dated: August 22, 2025

Matthew W. Cheney
Acting United States Trustee for Region Four

By: /s/ Hugh M. Bernstein
Hugh M. Bernstein
Fed. Bar No.: 23489
United State Department of Justice
101 West Lombard Street
Baltimore, Maryland 21201
(410) 962-4300
E-mail: hugh.m.bernstein@usdoj.gov

UST EXHIBIT 6

Fill in this information to identify the case:

Debtor Name: Seth & Bessy Blum

United States Bankruptcy Court for the: _____ District of _____

Case number: 25-10005

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: April Date report filed: 6/18/2025
 Line of business: Real Estate MM/DD/YYYY
 NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Seth & Bessy Blum
 Original signature of responsible party: [Signature]
 Printed name of responsible party: Seth Blum

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | Yes | No | N/A |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | Yes | No | N/A |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name

Seth & Bessy Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 7,264.04

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 24,968.61

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 24,317.49

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 651.12

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 6612.92

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

Debtor Name Seth & Bessy BlumCase number 25-1005**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables
(Exhibit F)

Yup \$ 14K**5. Employees**

26. What was the number of employees when the case was filed?
27. What is the number of employees as of the date of this monthly report?

N/A
N/A

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?
30. How much have you paid this month in other professional fees?
31. How much have you paid in total other professional fees since filing the case?

\$ 0
\$ 0
\$ 0
\$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	Column B Actual	Column C Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>24,000</u>	\$ <u>24,968.61</u>	= \$ <u>-968.61</u>
33. Cash disbursements	\$ <u>23,000</u>	\$ <u>24,317.49</u>	= \$ <u>-1,317.49</u>
34. Net cash flow	\$ <u>1,000</u>	\$ <u>-651.12</u>	= \$ <u>1,651.12</u>

35. Total projected cash receipts for the next month:
36. Total projected cash disbursements for the next month:
37. Total projected net cash flow for the next month:

\$ 24,500
- \$ 24,000
= \$ 500

Debtor Name

Serndy Bessy Blum

Case number

25-10005**8. Additional Information**

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: March 16, 2025
This statement: April 16, 2025
Total days in statement period: 31

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Direct inquiries to:
800-399-5919

SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
RENTAL INCOME
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

Sandy Spring Bank
A Division Of Atlantic Union Bank
17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number XX-XXXX48-07
Low balance \$2,174.23
Average balance \$4,418.25

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
03-16	Beginning balance			\$6,455.55
03-17	Money Talks Trans Cr REF 0751718L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,000.00		8,455.55
03-17	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250317		-2,011.44	6,444.11
03-20	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250320		-1,839.14	4,604.97
03-20	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250320		-1,843.00	2,761.97
03-20	Check 995008		-77.26	2,684.71
03-20	Check 995009		-66.21	2,618.50
03-26	ACH Withdrawal Onslow Water & S doxoPAY 250326		-91.50	2,527.00
03-26	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250326		-174.90	2,352.10
03-26	ACH Withdrawal COMCAST ONLINE PMT 250326		-177.87	2,174.23
03-31	Money Talks Trans Cr REF 0901038L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		4,274.23
04-08	Check 995011		-138.39	4,135.84

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SETH L BLUM
April 16, 2025

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Date	Description	Additions	Subtractions	Balance
04-09	ACH Credit	2,572.10		6,707.94
	DELAWARE BEACH H CORP PAY			
	APRIL RENTALS			
04-09	Check 995012		-39.71	6,668.23
04-11	ACH Withdrawal		-104.05	6,564.18
	DE ELECTRIC COOP ONLINE PMT			
	250411			
04-16	Ending totals	6,672.10	-6,563.47	\$6,564.18

CHECKS

Number	Date	Amount	Number	Date	Amount
995008	03-20	77.26	995012	04-09	39.71
995009	03-20	66.21	* Skip in check sequence		
995011 *	04-08	138.39			

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: April 16, 2025
 This statement: May 16, 2025
 Total days in statement period: 30

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Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

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 17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$2,380.02
Average balance	\$4,821.83

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
04-16	Beginning balance			\$6,564.18
04-17	Money Talks Trans Cr REF 1072022L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		8,664.18
04-18	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250418		-2,011.39	6,652.79
04-22	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250422		-104.05	6,548.74
04-23	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250423		-1,843.00	4,705.74
04-23	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250423		-1,843.38	2,862.36
04-24	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250424		-54.53	2,807.83
04-25	ACH Withdrawal Onslow Water & S doxoPAY 250425		-69.09	2,738.74
04-25	ACH Withdrawal JONES-ONSLow ONLINE PMT 250425		-126.70	2,612.04
04-29	Money Talks Trans Dr REF 1190602L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	2,512.04

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SETH L BLUM
May 16, 2025

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Date	Description	Additions	Subtractions	Balance
04-30	ACH Withdrawal SHARP ENERGY ONLINE PMT 250430		-132.02	2,380.02
05-01	Money Talks Trans Cr REF 1210734L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		4,480.02
05-02	Check 995016		-71.00	4,409.02
05-07	Check 995019		-243.32	4,165.70
05-12	Money Talks Trans Dr REF 1320602L FUNDS TRANSFER TO DEP 1890304806 FROM		-170.00	3,995.70
05-13	ACH Credit DELAWARE BEACH H CORP PAY MAY RENTALS	2,572.10		6,567.80
05-15	Money Talks Trans Cr REF 1350745L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		8,667.80
05-16	Ending totals	8,872.10	-6,768.48	\$8,667.80

CHECKS

Number	Date	Amount	Number	Date	Amount
995016	05-02	71.00			
995019 *	05-07	243.32			

* Skip in check sequence

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Sandy Spring Bank

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Last statement: March 16, 2025
This statement: April 16, 2025
Total days in statement period: 31

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Direct inquiries to:
800-399-5919

SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

Sandy Spring Bank
A Division Of Atlantic Union Bank
17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
Low balance \$3.62
Average balance \$2,614.83

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
03-16	Beginning balance			\$7,931.81
03-17	ACH Credit ERIE PH REIMB CREDITS 250317	3,022.74		10,954.55
03-17	Money Talks Trans Dr REF 0751718L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,000.00	8,954.55
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666135018369		-107.79	8,846.76
03-17	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ09KW4CPU		-18.96	8,827.80
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS STORE 11686 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 205982736774		-24.81	8,802.99
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710026789726		-36.44	8,766.55
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery - 4520 Pikesville MD XXXXXXXXXXXX1547 SEQ # 001500768045		-52.50	8,714.05

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SETH L BLUM
April 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 RED ROBIN NO 144 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 500219031044		-58.22	8,655.83
03-17	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 155358		-66.89	8,588.94
03-17	Debit Card Purchase POS PURCHASE TERMINAL 62729801 GRAUL'S MARKET RUXTON MD XXXXXXXXXXXX1547 SEQ # 231729		-89.72	8,499.22
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MED*PATIENT FIRST CORP 800-527-2 VA XXXXXXXXXXXX1977 SEQ # 206886649516		-467.00	8,032.22
03-17	Debit Card Purchase POS PURCHASE TERMINAL 0012 GIANT 0117 6223-25 BAL BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 855608		-76.27	7,955.95
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85189935 KIDZPARK BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 980009289194		-439.65	7,516.30
03-17	Debit Card Purchase POS PURCHASE TERMINAL 12674001 ROUTE 40 WEST BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 177026		-43.75	7,472.55
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 PANERA BREAD #203782 O 301-490-9 MD XXXXXXXXXXXX1977 SEQ # 206884766387		-53.35	7,419.20
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 275090366034		-9.99	7,409.21
03-17	Debit Card Purchase POS PURCHASE TERMINAL 01295705 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1977 SEQ # 26721100		-20.22	7,388.99
03-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 206888007598		-11.65	7,377.34
03-17	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG7FLCTM8W		-1.00	7,376.34

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SETH L BLUM
April 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-17	ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250317		-120.99	7,255.35
03-17	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,755.35
03-18	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG7FLCRYJP		-12.94	6,742.41
03-18	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63Y7YWSW1HLT		-1.00	6,741.41
03-18	ACH Withdrawal ERIE LIFE INSUR PREM 250317		-37.40	6,704.01
03-18	ACH Withdrawal ERIE LIFE INSUR PREM 250317		-49.30	6,654.71
03-18	ACH Withdrawal ERIE LIFE INSUR PREM 250317		-63.33	6,591.38
03-18	ACH Withdrawal ERIE LIFE INSUR PREM 250317		-85.43	6,505.95
03-18	ACH Withdrawal ERIE LIFE INSUR PREM 250317		-128.78	6,377.17
03-18	ACH Withdrawal ERIE LIFE INSUR PREM 250317		-171.28	6,205.89
03-19	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 6482FUGKREUW		-12.67	6,193.22
03-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500036668975		-46.64	6,146.58
03-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25265085 BRITO LATIN MARKET 2 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 000011200172		-47.91	6,098.67

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Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM
April 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 THE FRESH MARKET 086 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 277363976147		-31.23	6,067.44
03-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Subway 44106 Baltimore MD XXXXXXXXXXXX1547 SEQ # 000008296024		-10.80	6,056.64
03-19	Debit Card Purchase POS PURCHASE TERMINAL 10076T22 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 036940		-9.99	6,046.65
03-19	Debit Card Purchase POS PURCHASE TERMINAL 77827301 SQ *LUPTON'S SPORTS CO WESTMINST MD XXXXXXXXXXXX1547 SEQ # 507813826453		-302.10	5,744.55
03-19	ACH Withdrawal AUDI FINCL, TEL. TEL DEBIT 250319		-1,238.56	4,505.99
03-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 048551178000		-32.57	4,473.42
03-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 UATMB2STBX QPS BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 170800001945		-6.84	4,466.58
03-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 224777335038		-91.92	4,374.66
03-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 712345377315		-12.73	4,361.93
03-20	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 62KZM8KWJF8Q		-1.00	4,360.93
03-20	ACH Withdrawal KSDS FACTS 250320		-349.20	4,011.73
03-20	Authorized Transfer ZELLE AL SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-30.00	3,981.73

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SETH L BLUM
April 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-20	Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-150.00	3,831.73
03-21	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5V74X8TESJ4C		-12.17	3,819.56
03-21	Debit Card Purchase POS PURCHASE TERMINAL 34650801 WEIS MARKETS 22 WINDSOR M MD XXXXXXXXXXXX1977 SEQ # 550474		-27.77	3,791.79
03-21	Debit Card Purchase POS PURCHASE TERMINAL 42349301 BP#2002000SLADE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 561385		-45.53	3,746.26
03-21	Check 995002		-269.67	3,476.59
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714591103376		-15.23	3,461.36
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 IN *B&D POOLS LLC 240-71641 MD XXXXXXXXXXXX1547 SEQ # 208442024352		-921.85	2,539.51
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 003943231091		-13.95	2,525.56
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714677322279		-25.21	2,500.35
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *TRAVELIN TOM S CO Chester PA XXXXXXXXXXXX1977 SEQ # 208684307753		-7.46	2,492.89
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *UNO PROVIDENCE, LL Chester PA XXXXXXXXXXXX1547 SEQ # 208808915168		-56.35	2,436.54
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *WECKERLYS King of P PA XXXXXXXXXXXX1547 SEQ # 209065578714		-8.75	2,427.79

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Date	Description	Additions	Subtractions	Balance
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52653845 KOP MART NORRISTOW PA XXXXXXXXXXXX1547 SEQ # 282796403015		-14.59	2,413.20
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Subway 24378 King of P PA XXXXXXXXXXXX1547 SEQ # 000240100061		-28.38	2,384.82
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0372 QSR KING OF P PA XXXXXXXXXXXX1547 SEQ # 500173525551		-24.15	2,360.67
03-24	Debit Card Purchase POS PURCHASE TERMINAL 31541072 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 224473		-144.71	2,215.96
03-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 720236505308		-6.74	2,209.22
03-24	Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 132058		-90.00	2,119.22
03-24	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 621AP4XLYOCS		-1.00	2,118.22
03-24	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-220.00	1,898.22
03-24	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	1,398.22
03-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 004365041007		-15.80	1,382.42
03-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 209442157041		-15.00	1,367.42
03-25	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG87A0L3M0		-14.75	1,352.67

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03-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 209546825237		-24.27	1,328.40
03-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHHTFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500008262500		-772.88	555.52
03-25	ACH Withdrawal VENMO PAYMENT 250325		-78.62	476.90
03-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 DAVIS' PUB ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 284318557883		-64.98	411.92
03-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 DAVIS' PUB ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 284318557917		-28.35	383.57
03-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 575258342QPS ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 284152153524		-86.97	296.60
03-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666109098055		-129.37	167.23
03-26	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ1XD3UG0S		-12.90	154.33
03-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 910025766QPS BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 284154199699		-49.89	104.44
03-26	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 64HWXNZJTJ6Q		-1.00	103.44
03-26	ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250326		-29.66	73.78
03-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708285 BURGER KING #17205 Q07 TOWSON MD XXXXXXXXXXXX1547 SEQ # 037212554433		-13.97	59.81

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Date	Description	Additions	Subtractions	Balance
03-27	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 60XWTIHDWXSZ		-15.71	44.10
03-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85179245 LAS ESPERANZAS CAFE BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 980010869608		-39.48	4.62
03-27	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 6482GQCGZHHD		-1.00	3.62
03-31	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,100.00		2,103.62
03-31	ACH Credit PINNACLE BANK PAYROLL 250331	4,227.08		6,330.70
03-31	Money Talks Trans Dr REF 0901038L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	4,230.70
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 SPOTHERO 844-356-8054 CHICAGO IL XXXXXXXXXXXX1547 SEQ # 500046628420		-74.00	4,156.70
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812363552		-7.47	4,149.23
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812365573		-72.88	4,076.35
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812366571		-32.53	4,043.82
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812366399		-32.43	4,011.39
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812366563		-6.86	4,004.53

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Date	Description	Additions	Subtractions	Balance
03-31	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 354784		-82.15	3,922.38
03-31	Debit Card Purchase POS PURCHASE TERMINAL 5901 THE VITAMIN SHOPPE 59 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 203194		-116.16	3,806.22
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091011344630		-74.19	3,732.03
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091007515672		-63.12	3,668.91
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091015760716		-8.38	3,660.53
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1977 SEQ # 201360083188		-127.19	3,533.34
03-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 PETITE CELLARS ELLICOTT MD XXXXXXXXXXXX1547 SEQ # 290644431141		-43.53	3,489.81
03-31	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	2,989.81
04-01	ACH Credit CFG COMMUNITY BA PAYROLL 250401	3,722.02		6,711.83
04-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 458600408369		-12.71	6,699.12
04-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707155 THE HOME DEPOT #6945 RANDALLST MD XXXXXXXXXXXX1547 SEQ # 010211932800		-18.04	6,681.08
04-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 PIZZA BOL'S BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 291741436238		-44.49	6,636.59

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04-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*AN2U782U3 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 201787891409		-11.65	6,624.94
04-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*YC6Y42AN3 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 201817635529		-15.89	6,609.05
04-01	Debit Card Purchase POS PURCHASE TERMINAL 31541172 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 245937		-130.81	6,478.24
04-01	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5YR52000B0UN		-5.50	6,472.74
04-01	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDB7FUDC7Z		-0.50	6,472.24
04-01	ACH Withdrawal VENMO PAYMENT 250401		-120.00	6,352.24
04-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* EGGSPECTION COL COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 300308396488		-90.72	6,261.52
04-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 225815595346		-132.00	6,129.52
04-03	Debit Card Purchase POS PURCHASE TERMINAL IMBXV2YM UBER TRIP* TRIP SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 040325560483		-15.36	6,114.16
04-03	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61HLS16Y4U7M		-1.00	6,113.16
04-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*THB OWINGS MILLS Owings Mi MD XXXXXXXXXXXX1547 SEQ # 202870058275		-28.89	6,084.27
04-04	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDB7G6IIBI		-12.93	6,071.34

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04-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85454915 Maryland Bankers Assoc ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 900018280834		-2,995.00	3,076.34
04-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* MOBY DICK HOUSE O PIKEVILLE MD XXXXXXXXXXXX1547 SEQ # 300289417293		-34.95	3,041.39
04-04	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Y7G4TD5FCOZ		-1.00	3,040.39
04-04	Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 784699		-32.01	3,008.38
04-04	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	2,808.38
04-07	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 651LW6PFHRFW		-13.94	2,794.44
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*ALWAYS ICE CREAM - Baltimore MD XXXXXXXXXXXX1547 SEQ # 203292352584		-35.09	2,759.35
04-07	Debit Card Purchase POS PURCHASE TERMINAL 10076T22 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 233165		-18.17	2,741.18
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01047 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 710006942967		-48.92	2,692.26
04-07	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 890065		-70.27	2,621.99
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*EL PARAISO Reisterst MD XXXXXXXXXXXX1547 SEQ # 203561065205		-57.22	2,564.77
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 HARBOR PARK GARAGE BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 163701775355		-20.00	2,544.77

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04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* WAYWARD SMOKE HOU BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500402117780		-56.67	2,488.10
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75454915 MARIA D S BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 900016301234		-12.71	2,475.39
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 LE'S NAIL BAR PIKESVIL PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 297808553416		-13.00	2,462.39
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 1070 QSR COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 500176616179		-31.12	2,431.27
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Dicks Sporting Goods Cockeysvi MD XXXXXXXXXXXX1547 SEQ # 000615454097		-131.39	2,299.88
04-07	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*N007W2YP3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 190L70ZW6X89		-15.89	2,283.99
04-07	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*3Q3HK1FQ3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 7IS9WT4F50AW		-14.83	2,269.16
04-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 AGASERVICECO MAR TT 804285330 VA XXXXXXXXXXXX1547 SEQ # 744388184299		-13.18	2,255.98
04-07	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*PF9Z70083 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 4NSQ7L8Z96XS		-54.44	2,201.54
04-07	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Y7G5L5HK5UV		-1.00	2,200.54
04-07	Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-13.00	2,187.54
04-08	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55420365 PABC WEST TRANS BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 334232848382		-18.00	2,169.54

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Date	Description	Additions	Subtractions	Balance
04-08	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 WALMART.COM 8009256278 BENTONVIL AR XXXXXXXXXXXX1547 SEQ # 100035806010		-46.63	2,122.91
04-08	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85176735 JCAMPS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 900010118623		-250.00	1,872.91
04-08	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 051988189720		-7.40	1,865.51
04-08	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85454915 Maryland Bankers Assoc ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 900018871711		-295.00	1,570.51
04-08	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5ZUIZ73PM9Q1		-15.23	1,555.28
04-08	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5YR53GH0X8IC		-1.00	1,554.28
04-08	ACH Withdrawal COMCAST ONLINE PMT 250408		-400.00	1,154.28
04-08	Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-150.08	1,004.20
04-09	ACH Credit PINNACLE BANK ACH Pinnacle Bank/57AF 6741CF404BFD989B/Associate Expense R	3,614.85		4,619.05
04-09	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 60XWUXO5HTD9		-12.90	4,606.15
04-09	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 226457019333		-111.73	4,494.42
04-09	ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250408		-4,274.18	220.24

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Date	Description	Additions	Subtractions	Balance
04-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 204883069085		-48.25	171.99
04-10	Debit Card Purchase POS PURCHASE TERMINAL 80065501 TRADER JO TRADER JOES PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 100287		-54.01	117.98
04-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 185031222245		-12.57	105.41
04-11	Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-20.00	85.41
04-14	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710029112186		-38.00	47.41
04-14	Debit Card Purchase POS PURCHASE TERMINAL 0413 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 909779		-28.63	18.78
04-14	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 473124		-2.49	16.29
04-15	ACH Credit CFG COMMUNITY BA PAYROLL 250415	3,722.02		3,738.31
04-15	ACH Credit PINNACLE BANK PAYROLL 250415	4,227.07		7,965.38
04-15	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 545300830837		-13.77	7,951.61
04-15	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 630DL21AVDRX		-1.00	7,950.61
04-15	ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250415		-24.73	7,925.88

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04-15	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	7,725.88
04-15	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	7,225.88
04-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHTFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500003044733		-479.18	6,746.70
04-16	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*WV5VW0YQ3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 48NQ3NFL74TZ		-13.77	6,732.93
04-16	ACH Withdrawal ERIE LIFE INSUR PREM 250415		-37.40	6,695.53
04-16	ACH Withdrawal ERIE LIFE INSUR PREM 250415		-49.30	6,646.23
04-16	ACH Withdrawal ERIE LIFE INSUR PREM 250415		-128.78	6,517.45
04-16	ACH Withdrawal ERIE LIFE INSUR PREM 250415		-171.28	6,346.17
04-16	ACH Withdrawal ERIE LIFE INSUR PREM 250415		-63.33	6,282.84
04-16	ACH Withdrawal ERIE LIFE INSUR PREM 250415		-85.43	6,197.41
04-16	Ending totals	24,635.78	-26,370.18	\$6,197.41

CHECKS

Number	Date	Amount	Number	Date	Amount
995002	03-21	269.67			

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Last statement: April 16, 2025
This statement: May 16, 2025
Total days in statement period: 30

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Direct inquiries to:
800-399-5919

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BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

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17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
Low balance \$-4,488.17
Average balance \$1,190.17

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
04-16	Beginning balance			\$6,197.41
04-17	Authorized Transfer ZELLE GLADYS HENRIQUEZ SANDY SPRING BANK 91043 17801 GEORGIA AVEN	600.00		6,797.41
04-17	Money Talks Trans Dr REF 1072022L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	4,697.41
04-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 INTUIT *TURBOTAX CL.INTUIT CA XXXXXXXXXXXX1547 SEQ # 206989773720		-221.54	4,475.87
04-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 207176021790		-9.99	4,465.88
04-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 207232283664		-11.65	4,454.23
04-17	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250417		-540.00	3,914.23
04-21	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500052445459		-46.64	3,867.59

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Date	Description	Additions	Subtractions	Balance
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 493307		-83.06	3,784.53
04-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25265085 BRITO LATIN MARKET 2 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 000014500551		-29.82	3,754.71
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*LZ5XS2M43 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3KKPXXV2BE61		-21.18	3,733.53
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*SS4XA20X3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 9900H8UXSLZF		-6.33	3,727.20
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 131652		-90.00	3,637.20
04-21	' ACH Withdrawal VENMO PAYMENT 250421		-45.00	3,592.20
04-21	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	3,092.20
04-22	' Authorized Transfer ZELLE ALBERT SZYDLOWSKI SANDY SPRING BANK 91043 17801 GEORGIA AVEN	150.00		3,242.20
04-22	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707155 THE HOME DEPOT #2507 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 010215223185		-88.94	3,153.26
04-22	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 003899039731		-15.80	3,137.46
04-22	' Debit Card Purchase POS PURCHASE TERMINAL 52280005 WAL-MART #5228 COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 511200380728		-14.15	3,123.31
04-22	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*F475H9ZH3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 4MKBZN57V94Z		-15.89	3,107.42

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04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01047 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 710006842985		-26.77	3,080.65
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666169028386		-154.99	2,925.66
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0527 QSR COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500179464718		-33.14	2,892.52
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 HERITAGE TOYOTA OWINGS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 192362551611		-921.91	1,970.61
04-23	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 AMAZON.COM*UY4X75ZN3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 000000PDV5XB		-127.44	1,843.17
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 054632163803		-8.47	1,834.70
04-24	' Debit Card Refund MERCHANT REFUND TERMINAL 05436845 5GUYS 0527 QSR COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 501103705952	3.49		1,838.19
04-24	' Debit Card Purchase POS PURCHASE TERMINAL 10076T22 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 957707		-43.35	1,794.84
04-24	' Debit Card Purchase POS PURCHASE TERMINAL 54120502 ROYAL FARMS 173 RANDALLST MD XXXXXXXXXXXX1547 SEQ # 837449		-39.62	1,755.22
04-25	' Mobile Deposit	30.00		1,785.22
04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*THB - TIMONIUM Timonium MD XXXXXXXXXXXX1547 SEQ # 209861469457		-48.27	1,736.95
04-25	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 651LXQD9HIPO		-12.96	1,723.99

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04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 AIRGARAGE* PARKING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 500045963404		-4.00	1,719.99
04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55310205 JOHNS HOPKINS POINT OF BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 193524048204		-60.00	1,659.99
04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 AIRGARAGE* PARKING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 500045823087		-4.00	1,655.99
04-25	' Debit Card Purchase POS PURCHASE TERMINAL 42349301 BP#2002000SLADE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 877108		-12.32	1,643.67
04-25	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250425		-105.76	1,537.91
04-25	' Authorized Transfer ZELLE MARYLIN SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-15.00	1,522.91
04-25	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-81.19	1,441.72
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 209932544940		-24.27	1,417.45
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63ODL230P84H		-12.94	1,404.51
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* THE CHARMERY - CO COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500424647307		-9.95	1,394.56
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 609003489999		-27.54	1,367.02
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 54088702 ROYAL FARMS 43 LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 924558		-19.00	1,348.02

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04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708285 BURGER KING #17205 Q07 TOWSON MD XXXXXXXXXXXX1547 SEQ # 041478493817		-23.07	1,324.95
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 65176304 SUNOCO 00140210 TIMONIUM MD XXXXXXXXXXXX1547 SEQ # 944751		-30.09	1,294.86
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 93132613 COSTCO GAS #132 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 004648		-43.86	1,251.00
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 99132614 COSTCO WHSE #13 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 994068		-418.76	832.24
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery 4155 Owings Mi MD XXXXXXXXXXXX1547 SEQ # 001362133089		-50.40	781.84
04-29	' Money Talks Trans Cr REF 1190602L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		881.84
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 055696169259		-14.80	867.04
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55436875 ALEXANDRIA PARKING MET ALEXANDRI VA XXXXXXXXXXXX1547 SEQ # 171182254939		-2.75	864.29
04-29	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ503ASTNE		-12.93	851.36
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 WEE CHIC LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 005232017384		-427.71	423.65
04-29	' Debit Card Purchase POS PURCHASE TERMINAL 45224002 WHOLEFDS 10275 LI TTLE COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 358306		-15.99	407.66
04-29	' Debit Card Purchase POS PURCHASE TERMINAL 30354001 NORDSTROM 10300 LITTLE COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 336160		-164.28	243.38

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04-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*G07017VV3 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 201221213234		-11.65	231.73
04-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*L36230W93 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 201238658173		-15.89	215.84
04-29	ACH Withdrawal VENMO PAYMENT 250429		-210.00	5.84
04-30	ACH Credit PINNACLE BANK PAYROLL 250430	4,227.06		4,232.90
05-01	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,100.00		6,332.90
05-01	ACH Credit CFG COMMUNITY BA PAYROLL 250501	3,722.02		10,054.92
05-01	Money Talks Trans Dr REF 1210734L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	7,954.92
05-01	ATM Pmt Debit TERMINAL 004 MTZ3DWFHW8A0 APPLE COM BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 512020129625		-21.19	7,933.73
05-01	Debit Card Purchase POS PURCHASE TERMINAL 80571702 ROYAL FARMS #05 TIMONIUM MD XXXXXXXXXXXX1547 SEQ # 320750		-76.69	7,857.04
05-01	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*N29C842G0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3B9AMGX4JRTT		-37.62	7,819.42
05-01	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*N28QL7UD1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 1H0KMNS621AV		-13.50	7,805.92
05-01	ACH Withdrawal JCamps LLC JCamps LLC 250501		-7,575.00	230.92
05-01	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	30.92

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Date	Description	Additions	Subtractions	Balance
05-01	Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-30.00	0.92
05-02	Overdraft Fee FOR OVERDRAFT ACH WITHDRAWAL 026015077433895		-29.00	-28.08
05-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01047 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 710007244214		-43.28	-71.36
05-02	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDEEMWD9Z8		-12.94	-84.30
05-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX COUNTY COUNCIL GEORGETOW DE XXXXXXXXXXXX1547 SEQ # 161400663912		-90.46	-174.76
05-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX PROP TAXGOV SVC FORT WORT TX XXXXXXXXXXXX1547 SEQ # 161400665099		-2.28	-177.04
05-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX COUNTY COUNCIL GEORGETOW DE XXXXXXXXXXXX1547 SEQ # 161400663920		-34.95	-211.99
05-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX PROP TAXGOV SVC FORT WORT TX XXXXXXXXXXXX1547 SEQ # 161400664845		-2.00	-213.99
05-02	ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250501		-4,274.18	-4,488.17
05-05	Return Item NEWREZ-SHELLPOIN WEB PMTS 250501 CHECK	4,274.18		-213.99
05-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 228302579165		-200.00	-413.99
05-08	ACH Credit JCamps LLC JCamps LLC 250508 000000515693052	1,000.00		586.01

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Date	Description	Additions	Subtractions	Balance
05-09	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 228851073811		-111.73	474.28
05-09	Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-13.00	461.28
05-09	Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-23.00	438.28
05-12	Money Talks Trans Cr REF 1320602L FUNDS TRANSFER FRM DEP 1890304807 FROM	170.00		608.28
05-12	ACH Credit JCamps LLC JCamps LLC 250512 000000516651522	4,575.00		5,183.28
05-12	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Z0ZNL8LYXDV		-12.97	5,170.31
05-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* THE CHARMERY - CO COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500500426677		-9.95	5,160.36
05-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091007287209		-28.17	5,132.19
05-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* MOBY DICK HOUSE O PIKEVILLE MD XXXXXXXXXXXX1547 SEQ # 000607662845		-18.01	5,114.18
05-12	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 388235		-19.48	5,094.70
05-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 LEDO PIZZA - PIKESVILL PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 690800995264		-25.42	5,069.28
05-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 202497850729		-47.64	5,021.64

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Date	Description	Additions	Subtractions	Balance
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW0441182 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 69PKGZSHEFF		-31.96	4,989.68
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NI3HT11D1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 7EJ8FOMY3XWY		-23.99	4,965.69
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW0R16GL2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 586BO17CI6AW		-52.99	4,912.70
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NI4E98VO1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 406WZ5H7VZG9		-36.96	4,875.74
05-12	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250512		-300.00	4,575.74
05-13	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 203187487358		-2.11	4,573.63
05-13	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 203187491301		-3.17	4,570.46
05-13	' ATM Pmt Debit TERMINAL 004 MLY9QBZ635A0 APPLE COM BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 513222449131		-2.11	4,568.35
05-13	' Debit Card Purchase POS PURCHASE TERMINAL 0417 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 634837		-15.86	4,552.49
05-13	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250512		-4,274.18	278.31
05-14	' Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 203279865503	2.11		280.42
05-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 337327396224		-8.47	271.95

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Date	Description	Additions	Subtractions	Balance
05-14	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61HLWO18FSWI		-12.65	259.30
05-14	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW2YO5CC1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 74QDWWKNPHCF		-74.19	185.11
05-15	' ACH Credit PINNACLE BANK ACH Pinnacle Bank/33A4 8F419ADA47A3B6BF/Associate Expense R	761.29		946.40
05-15	' ACH Credit CFG COMMUNITY BA PAYROLL 250515	3,722.02		4,668.42
05-15	' ACH Credit PINNACLE BANK PAYROLL 250515	4,227.07		8,895.49
05-15	' Money Talks Trans Dr REF 1350745L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	6,795.49
05-15	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 010599896045		-54.03	6,741.46
05-15	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63Y852WSKQ6K		-12.91	6,728.55
05-15	' Debit Card Purchase POS PURCHASE TERMINAL 0413 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 982070		-4.16	6,724.39
05-15	' Debit Card Purchase POS PURCHASE TERMINAL 80065501 TRADER JO TRADER JOES PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 245860		-86.10	6,638.29
05-15	' ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250515		-24.73	6,613.56
05-15	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,113.56
05-15	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	5,913.56

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Date	Description	Additions	Subtractions	Balance
05-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15449855 WINE LOFT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 222000603847		-104.59	5,808.97
05-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55417345 DK HORSE LEXINGTON KY XXXXXXXXXXXX1547 SEQ # 171365601950		-255.00	5,553.97
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-37.40	5,516.57
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-49.30	5,467.27
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-63.33	5,403.94
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-85.43	5,318.51
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-128.78	5,189.73
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-171.28	5,018.45
05-16	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250516		-115.00	4,903.45
05-16	' ACH Withdrawal COMCAST ONLINE PMT 250516		-400.00	4,503.45
05-16	' ACH Withdrawal AUDI FINCL, TEL. TEL DEBIT 250516		-1,238.56	3,264.89
05-16	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	2,764.89
05-16	Ending totals	29,664.24	-33,096.76	\$2,764.89

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$29.00	\$29.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Fill in this information to identify the case:

Debtor Name

Seth & Bessy Blum

United States Bankruptcy Court for the:

District of

Case number:

25-10005

☐ Check if this is an amended filing**UST EXHIBIT 7**

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month:

MAY

Date report filed:

6/18/2025
MM/DD/YYYY

Line of business:

Real Estate

NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Seth & Bessy Blum

Original signature of responsible party

Seth

Printed name of responsible party

Seth Blum

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

1. Did the business operate during the entire reporting period? ☒ Yes ☐ No ☐ N/A
2. Do you plan to continue to operate the business next month? ☒ Yes ☐ No ☐ N/A
3. Have you paid all of your bills on time? ☒ Yes ☐ No ☐ N/A
4. Did you pay your employees on time? ☐ Yes ☐ No ☒ N/A
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? ☒ Yes ☐ No ☐ N/A
6. Have you timely filed your tax returns and paid all of your taxes? ☒ Yes ☐ No ☐ N/A
7. Have you timely filed all other required government filings? ☐ Yes ☐ No ☒ N/A
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? ☐ Yes ☐ No ☒ N/A
9. Have you timely paid all of your insurance premiums? ☒ Yes ☐ No ☐ N/A

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts? ☐ Yes ☒ No ☐ N/A
11. Have you sold any assets other than inventory? ☐ Yes ☒ No ☐ N/A
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? ☐ Yes ☒ No ☐ N/A
13. Did any insurance company cancel your policy? ☐ Yes ☒ No ☐ N/A
14. Did you have any unusual or significant unanticipated expenses? ☐ Yes ☒ No ☐ N/A
15. Have you borrowed money from anyone or has anyone made any payments on your behalf? ☐ Yes ☒ No ☐ N/A
16. Has anyone made an investment in your business? ☐ Yes ☒ No ☐ N/A

Debtor Name

Seth + Bessy Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 6,612.92

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 32,793.03

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

-\$ 29,077.42

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 3,715.61

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 10,328.53

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

Debtor Name

Seth + Bessy Blum

Case number

25-10005**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

Yupen \$ 14k**5. Employees**

26. What was the number of employees when the case was filed?

N/A

27. What is the number of employees as of the date of this monthly report?

N/A**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0

30. How much have you paid this month in other professional fees?

\$ 0

31. How much have you paid in total other professional fees since filing the case?

\$ 0**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>24,500</u>	—	\$ <u>32,793.03</u>	=	\$ <u>-8293.03</u>
33. Cash disbursements	\$ <u>24,000</u>	—	\$ <u>29,077.42</u>	=	\$ <u>-5,077.42</u>
34. Net cash flow	\$ <u>500</u>	—	\$ <u>3,715.61</u>	=	\$ <u>-3215.61</u>
35. Total projected cash receipts for the next month:					\$ <u>26,000</u>
36. Total projected cash disbursements for the next month:					- \$ <u>24,000</u>
37. Total projected net cash flow for the next month:					= \$ <u>2,000</u>

Debtor Name Seth + Bessy Blum

Case number 25-10005

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: April 16, 2025
 This statement: May 16, 2025
 Total days in statement period: 30

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 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 A Division Of Atlantic Union Bank
 17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$2,380.02
Average balance	\$4,821.83

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
04-16	Beginning balance			\$6,564.18
04-17	' Money Talks Trans Cr REF 1072022L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		8,664.18
04-18	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250418		-2,011.39	6,652.79
04-22	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250422		-104.05	6,548.74
04-23	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250423		-1,843.00	4,705.74
04-23	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250423		-1,843.38	2,862.36
04-24	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250424		-54.53	2,807.83
04-25	' ACH Withdrawal Onslow Water & S doxoPAY 250425		-69.09	2,738.74
04-25	' ACH Withdrawal JONES-ONSLow ONLINE PMT 250425		-126.70	2,612.04
04-29	' Money Talks Trans Dr REF 1190602L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	2,512.04

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Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM
May 16, 2025

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Date	Description	Additions	Subtractions	Balance
04-30	' ACH Withdrawal SHARP ENERGY ONLINE PMT 250430		-132.02	2,380.02
05-01	' Money Talks Trans Cr REF 1210734L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		4,480.02
05-02	Check 995016		-71.00	4,409.02
05-07	Check 995019		-243.32	4,165.70
05-12	' Money Talks Trans Dr REF 1320602L FUNDS TRANSFER TO DEP 1890304806 FROM		-170.00	3,995.70
05-13	' ACH Credit DELAWARE BEACH H CORP PAY MAY RENTALS	2,572.10		6,567.80
05-15	' Money Talks Trans Cr REF 1350745L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		8,667.80
05-16	Ending totals	8,872.10	-6,768.48	\$8,667.80

CHECKS

Number	Date	Amount	Number	Date	Amount
995016	05-02	71.00	* Skip in check sequence		
995019 *	05-07	243.32			

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: May 16, 2025
This statement: June 16, 2025
Total days in statement period: 31

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(0)

Direct inquiries to:
800-399-5919

SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
RENTAL INCOME
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

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EFFECTIVE JULY 1, 2025, THE AMOUNT AVAILABLE TO YOU WHEN A HOLD IS PLACED ON YOUR DEPOSIT WILL INCREASE. DETAILS FOLLOW: \$225 NEXT DAY AVAILABILITY WILL INCREASE TO \$275. FOR LARGEDOLLAR AND NEW ACCOUNT HOLDS, \$5,525 NEXT DAY AVAILABILITY WILL INCREASE TO \$6,725. PLEASE SEE THE FUNDS AVAILABILITY DISCLOSURE IN YOUR DEPOSIT ACCOUNT AGREEMENT AVAILABLE ON WWW.SANDYSPRINGBANK.COM FOR MORE DETAILS.

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$1,545.15
Average balance	\$3,490.19

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
05-16	Beginning balance			\$8,667.80
05-19	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250519		-1,843.00	6,824.80
05-19	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250519		-1,843.38	4,981.42
05-19	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250517		-2,011.36	2,970.06
05-20	' ACH Withdrawal ACCT INTEGRATORS Assn Dues 250519		-2.99	2,967.07
05-20	' ACH Withdrawal Coastal Club Hom OnlinePay 250520		-1,163.41	1,803.66
05-20	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250520		-30.37	1,773.29

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SETH L BLUM
June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-21	' ACH Withdrawal COMCAST ONLINE PMT 250521		-177.87	1,595.42
05-29	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250529		-50.27	1,545.15
05-30	' Money Talks Trans Cr REF 1500755L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		3,645.15
06-05	' Money Talks Trans Dr REF 1561947L FUNDS TRANSFER TO DEP 1890304806 FROM		-280.90	3,364.25
06-05	' Money Talks Trans Dr REF 1561948L FUNDS TRANSFER TO DEP 1890304806 FROM		-600.00	2,764.25
06-06	' Money Talks Trans Dr REF 1570821L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	2,664.25
06-06	' ACH Withdrawal Onslow Water & S doxoPAY 250606		-72.08	2,592.17
06-06	' ACH Withdrawal TIDEWATER UTIL ONLINE PMT 250606		-113.28	2,478.89
06-06	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250606		-137.79	2,341.10
06-09	' Money Talks Trans Dr REF 1601509L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	2,241.10
06-11	' ACH Credit DELAWARE BEACH H CORP PAY JUNE RENTALS	2,572.10		4,813.20
06-13	' Money Talks Trans Cr REF 1640827L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,200.00		7,013.20
06-16	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250614		-2,011.33	5,001.87
06-16	Ending totals	6,872.10	-10,538.03	\$5,001.87

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June 16, 2025

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: May 16, 2025
This statement: June 16, 2025
Total days in statement period: 31

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Direct inquiries to:
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SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

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My Free Banking

Account number	XX-XXXX48-06
Low balance	\$-17.55
Average balance	\$1,784.95

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
05-16	Beginning balance			\$2,764.89
05-19	' Debit Card Purchase		-15.80	2,749.09
	MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 002941042504			
05-19	' Debit Card Purchase		-32.55	2,716.54
	MERCHANT PURCHASE TERMINAL 55432865 TST*THB - TIMONIUM Timonium MD XXXXXXXXXXXX1547 SEQ # 204513811465			
05-19	' Debit Card Purchase		-12.92	2,703.62
	POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WAIYWJXI QAN			
05-19	' Debit Card Purchase		-9.99	2,693.63
	MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 204440636903			

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June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52301865 SUNOCO 0479785802 QPS ABERDEEN MD XXXXXXXXXXXX1547 SEQ # 341909748532		-70.06	2,623.57
05-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 204497311318		-11.65	2,611.92
05-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500048737252		-46.64	2,565.28
05-19	' ACH Withdrawal VENMO PAYMENT 250519		-36.00	2,529.28
05-19	' ACH Withdrawal VENMO PAYMENT 250519		-180.00	2,349.28
05-19	' Authorized Transfer ZELLE JOSE PAVON CHENCHO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-551.91	1,797.37
05-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666142629796		-135.28	1,662.09
05-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 205437147058		-8.47	1,653.62
05-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55436875 MDC WENDYS NORTH EAS MD XXXXXXXXXXXX1547 SEQ # 171402893625		-13.44	1,640.18
05-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *KONA ICE - CATONSV Pikesvill MD XXXXXXXXXXXX1547 SEQ # 205423226171		-4.24	1,635.94
05-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *THE COW Timonium MD XXXXXXXXXXXX1547 SEQ # 205429385880		-4.10	1,631.84
05-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX1547 SEQ # 718159357447		-200.00	1,431.84

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June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-20	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NZ6DV59G2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3IG0TPXS3S8T		-27.39	1,404.45
05-20	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW6D89RB0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5Z4V4YKY6CRH		-17.97	1,386.48
05-20	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW3PH7Y61 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 76MFJF8B6QSR		-26.25	1,360.23
05-20	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250520		-540.00	820.23
05-20	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	620.23
05-21	' Authorized Transfer ZELLE ANA GUERRERO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	420.23
05-22	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDGLZZQWVW		-13.20	407.03
05-22	' Debit Card Purchase POS PURCHASE TERMINAL 0006 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 439547		-51.38	355.65
05-22	' ACH Withdrawal VENMO PAYMENT 250522		-15.00	340.65
05-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MTA*NYCT PAYGO NEW YORK NY XXXXXXXXXXXX1547 SEQ # 206524397436		-2.90	337.75
05-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MTA*NYCT PAYGO NEW YORK NY XXXXXXXXXXXX1547 SEQ # 206524220315		-2.90	334.85
05-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MTA*NYCT PAYGO NEW YORK NY XXXXXXXXXXXX1547 SEQ # 206523586146		-2.90	331.95

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Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM
June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 206848541999		-74.19	257.76
05-27	' Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0008 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 255605		-96.56	161.20
05-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #02553 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 710015478129		-35.44	125.76
05-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 207252259440		-24.27	101.49
05-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 213818115379		-15.74	85.75
05-27	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN2062QE2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 15P99IWDFT6		-19.83	65.92
05-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 351852380144		-8.47	57.45
05-27	' ACH Withdrawal VENMO PAYMENT 250527		-75.00	-17.55
05-28	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		82.45
05-28	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		1,082.45
05-28	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		2,082.45
05-28	' Overdraft Fee FOR OVERDRAFT ACH WITHDRAWAL 091000014431745		-29.00	2,053.45

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SETH L BLUM
June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 720241052140		-11.29	2,042.16
05-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*NN9K70VB1 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 208501327760		-11.65	2,030.51
05-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 TREERING SAN MATEO CA XXXXXXXXXXXX1547 SEQ # 500016036353		-51.45	1,979.06
05-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 MLT (SCHOOL) 800736475 MN XXXXXXXXXXXX1547 SEQ # 742504174761		-31.78	1,947.28
05-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 MLT (SCHOOL) 800736475 MN XXXXXXXXXXXX1547 SEQ # 742503471119		-31.78	1,915.50
05-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*NN1WE5110 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 208530214518		-15.89	1,899.61
05-29	' ACH Withdrawal VENMO PAYMENT 250529		-20.00	1,879.61
05-30	' ACH Credit PINNACLE BANK PAYROLL 250530	62.33		1,941.94
05-30	' ACH Credit CFG COMMUNITY BA PAYROLL 250530	3,722.02		5,663.96
05-30	' ACH Credit PINNACLE BANK PAYROLL 250530	4,227.07		9,891.03
05-30	' Money Talks Trans Dr REF 1500755L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	7,791.03
05-30	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 SAFEWAY #0073 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 354806936303		-35.24	7,755.79
05-30	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN23D98W0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # BMHY2NFP870A		-31.54	7,724.25

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Date	Description	Additions	Subtractions	Balance
05-30	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN4JF4K91 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 2MXAC0LK52XZ		-15.87	7,708.38
05-30	' ACH Withdrawal VENMO PAYMENT 250530		-275.00	7,433.38
05-30	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-250.00	7,183.38
05-30	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,683.38
06-02	' Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 209320090345	1.32		6,684.70
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX1547 SEQ # 716754236435		-250.00	6,434.70
06-02	' Debit Card Purchase POS PURCHASE TERMINAL 01295705 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 01206600		-17.00	6,417.70
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 UBER *TRIP HELP.UBER.C 800592899 CA XXXXXXXXXXXX1547 SEQ # 000037791060		-13.36	6,404.34
06-02	' ATM Pmt Debit TERMINAL 004 MLY9SZJ0V1A0 APPLE COM BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 515108056886		-10.59	6,393.75
06-02	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN5VF8I71 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 33OHFBVPBTRT		-27.78	6,365.97
06-02	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN4CF12N0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 6J6D07G8UII5		-9.68	6,356.29
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 WEE CHIC LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 005877022044		-51.94	6,304.35

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06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*TARKS GRILL - LUTH Timonium MD XXXXXXXXXXXX1547 SEQ # 209567108122		-100.26	6,204.09
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 PY *PURE RAW JUICE LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 500220299099		-11.61	6,192.48
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 SAFEWAY #0073 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 358234624245		-156.52	6,035.96
06-02	' Debit Card Purchase POS PURCHASE TERMINAL 31541174 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 546573		-52.32	5,983.64
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Harbor East Cinemas Baltimore MD XXXXXXXXXXXX1547 SEQ # 001511418049		-28.98	5,954.66
06-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 PMC - PAID PARKING NASHVILLE TN XXXXXXXXXXXX1547 SEQ # 500003911487		-9.60	5,945.06
06-02	' Debit Card Purchase POS PURCHASE TERMINAL 12560T23 WALGREENS 1510 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 043502		-19.05	5,926.01
06-02	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250530		-4,274.18	1,651.83
06-03	' Authorized Transfer ZELLE BRADLEY STEVEN DAV SANDY SPRING BANK 91043 17801 GEORGIA AVEN	85.00		1,736.83
06-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 230684980210		-132.00	1,604.83
06-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25265085 BRITO LATIN MARKET 2 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 000018800302		-25.99	1,578.84
06-03	' Debit Card Purchase POS PURCHASE TERMINAL 23005417 MCDONALD'S M4519 OF MD COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 98480800		-17.79	1,561.05

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06-03	' ACH Withdrawal VENMO PAYMENT 250603		-120.00	1,441.05
06-03	' ACH Withdrawal VENMO PAYMENT 250603		-273.74	1,167.31
06-03	' ACH Withdrawal VENMO PAYMENT 250603		-275.00	892.31
06-03	' ACH Withdrawal COMCAST ONLINE PMT 250603		-400.00	492.31
06-03	' Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-9.00	483.31
06-03	' Authorized Transfer ZELLE JOSE PAVON CHENCHO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	383.31
06-04	' ACH Credit VENMO CASHOUT 250604	42.50		425.81
06-04	' ACH Credit PINNACLE BANK ACH Pinnacle Bank/7D29 064CA4CB4055AB34/Associate Expense R	110.22		536.03
06-04	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 831700345322		-13.77	522.26
06-04	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-31.00	491.26
06-05	' Money Talks Trans Cr REF 1561947L FUNDS TRANSFER FRM DEP 1890304807 FROM	280.90		772.16
06-05	' Money Talks Trans Cr REF 1561948L FUNDS TRANSFER FRM DEP 1890304807 FROM	600.00		1,372.16
06-05	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1547 SEQ # 714512010972		-12.94	1,359.22

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06-05	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 HOWARD COUNTY CHAMBER COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500016209059		-55.00	1,304.22
06-05	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250605		-143.43	1,160.79
06-05	' Authorized Transfer ZELLE EVERT IGESIAS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-880.00	280.79
06-06	' Money Talks Trans Cr REF 1570821L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		380.79
06-06	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS STORE 11686 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 201011346560		-33.71	347.08
06-06	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*JOEY CHIU RESTAURA Luthervil MD XXXXXXXXXXXX1547 SEQ # 201328762649		-52.72	294.36
06-06	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 CRUMBL CLARKSVILLE LINDON UT XXXXXXXXXXXX1547 SEQ # 500011274869		-31.79	262.57
06-06	' ACH Withdrawal KSDS FACTS 250606		-164.30	98.27
06-09	' Money Talks Trans Cr REF 1601509L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		198.27
06-09	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 231013196334		-1.00	197.27
06-09	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 PIKESVILLE CMF BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000978205627		-68.11	129.16
06-09	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NH4RT8N80 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5QSGXK51UHGO		-16.89	112.27
06-09	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NH5YK0NY0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 631HENUJFHDZ		-10.80	101.47

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Date	Description	Additions	Subtractions	Balance
06-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON COLUMBIA AUTO CA COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 011638764728		-50.17	51.30
06-13	' ACH Credit CFG COMMUNITY BA PAYROLL 250613	3,722.02		3,773.32
06-13	' ACH Credit PINNACLE BANK PAYROLL 250613	4,227.07		8,000.39
06-13	' Money Talks Trans Dr REF 1640827L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,200.00	5,800.39
06-13	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710026363309		-42.93	5,757.46
06-13	' Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0007 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 645125		-130.15	5,627.31
06-13	' Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 072909		-49.10	5,578.21
06-13	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	5,078.21
06-13	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-450.00	4,628.21
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 890001482554		-65.70	4,562.51
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85176735 D-BAT CAROLLTON TX XXXXXXXXXXXX1547 SEQ # 900011583681		-68.00	4,494.51
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 231606860899		-111.73	4,382.78

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Date	Description	Additions	Subtractions	Balance
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 204696291744		-47.64	4,335.14
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52653845 WOCKENFUSS CANDIES TOWSON MD XXXXXXXXXXXX1547 SEQ # 374333009189		-30.04	4,305.10
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 LULULEMON TOWSONCENTER TOWSON MD XXXXXXXXXXXX1547 SEQ # 204759896512		-72.13	4,232.97
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707635 POPEYES 13789 TOWSON MD XXXXXXXXXXXX1547 SEQ # 374633178999		-10.60	4,222.37
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 CHARLEYS PHILLY STEAKS TOWSON MD XXXXXXXXXXXX1547 SEQ # 002817164971		-7.73	4,214.64
06-16	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NO5HS1OQ2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 1QRQ4AM3HZEW		-0.30	4,214.34
06-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707635 POPEYES 13789 TOWSON MD XXXXXXXXXXXX1547 SEQ # 374633178445		-4.02	4,210.32
06-16	' Debit Card Purchase POS PURCHASE TERMINAL 42349301 BP#2002000SLADE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 478153		-70.89	4,139.43
06-16	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 175412		-90.00	4,049.43
06-16	' ACH Withdrawal VENMO PAYMENT 250616		-60.00	3,989.43
06-16	Ending totals	19,380.45	-18,155.91	\$3,989.43

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$29.00	\$58.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Last statement: April 16, 2025
 This statement: May 16, 2025
 Total days in statement period: 30

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Direct inquiries to:
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 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

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My Free Banking

Account number	XX-XXXX48-06
Low balance	\$-4,488.17
Average balance	\$1,190.17

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
04-16	Beginning balance			\$6,197.41
04-17	' Authorized Transfer ZELLE GLADYS HENRIQUEZ SANDY SPRING BANK 91043 17801 GEORGIA AVEN	600.00		6,797.41
04-17	' Money Talks Trans Dr REF 1072022L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	4,697.41
04-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 INTUIT *TURBOTAX CL.INTUIT CA XXXXXXXXXXXX1547 SEQ # 206989773720		-221.54	4,475.87
04-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 207176021790		-9.99	4,465.88
04-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 207232283664		-11.65	4,454.23
04-17	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250417		-540.00	3,914.23
04-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500052445459		-46.64	3,867.59

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Date	Description	Additions	Subtractions	Balance
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 493307		-83.06	3,784.53
04-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25265085 BRITO LATIN MARKET 2 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 000014500551		-29.82	3,754.71
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*LZ5XS2M43 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3KKPXXV2BE61		-21.18	3,733.53
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*SS4XA20X3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 9900H8UXSLZF		-6.33	3,727.20
04-21	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 131652		-90.00	3,637.20
04-21	' ACH Withdrawal VENMO PAYMENT 250421		-45.00	3,592.20
04-21	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	3,092.20
04-22	' Authorized Transfer ZELLE ALBERT SZYDLOWSKI SANDY SPRING BANK 91043 17801 GEORGIA AVEN	150.00		3,242.20
04-22	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707155 THE HOME DEPOT #2507 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 010215223185		-88.94	3,153.26
04-22	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 003899039731		-15.80	3,137.46
04-22	' Debit Card Purchase POS PURCHASE TERMINAL 52280005 WAL-MART #5228 COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 511200380728		-14.15	3,123.31
04-22	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*F475H9ZH3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 4MKBZN57V94Z		-15.89	3,107.42

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04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01047 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 710006842985		-26.77	3,080.65
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666169028386		-154.99	2,925.66
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0527 QSR COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500179464718		-33.14	2,892.52
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 HERITAGE TOYOTA OWINGS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 192362551611		-921.91	1,970.61
04-23	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 AMAZON.COM*UY4X75ZN3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 000000PDV5XB		-127.44	1,843.17
04-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 054632163803		-8.47	1,834.70
04-24	' Debit Card Refund MERCHANT REFUND TERMINAL 05436845 5GUYS 0527 QSR COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 501103705952	3.49		1,838.19
04-24	' Debit Card Purchase POS PURCHASE TERMINAL 10076T22 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 957707		-43.35	1,794.84
04-24	' Debit Card Purchase POS PURCHASE TERMINAL 54120502 ROYAL FARMS 173 RANDALLST MD XXXXXXXXXXXX1547 SEQ # 837449		-39.62	1,755.22
04-25	' Mobile Deposit	30.00		1,785.22
04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*THB - TIMONIUM Timonium MD XXXXXXXXXXXX1547 SEQ # 209861469457		-48.27	1,736.95
04-25	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 651LXQD9HIPO		-12.96	1,723.99

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04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 AIRGARAGE* PARKING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 500045963404		-4.00	1,719.99
04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55310205 JOHNS HOPKINS POINT OF BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 193524048204		-60.00	1,659.99
04-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 AIRGARAGE* PARKING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 500045823087		-4.00	1,655.99
04-25	' Debit Card Purchase POS PURCHASE TERMINAL 42349301 BP#2002000SLADE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 877108		-12.32	1,643.67
04-25	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250425		-105.76	1,537.91
04-25	' Authorized Transfer ZELLE MARYLIN SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-15.00	1,522.91
04-25	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-81.19	1,441.72
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 209932544940		-24.27	1,417.45
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63ODL230P84H		-12.94	1,404.51
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* THE CHARMERY - CO COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500424647307		-9.95	1,394.56
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 609003489999		-27.54	1,367.02
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 54088702 ROYAL FARMS 43 LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 924558		-19.00	1,348.02

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04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708285 BURGER KING #17205 Q07 TOWSON MD XXXXXXXXXXXX1547 SEQ # 041478493817		-23.07	1,324.95
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 65176304 SUNOCO 00140210 TIMONIUM MD XXXXXXXXXXXX1547 SEQ # 944751		-30.09	1,294.86
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 93132613 COSTCO GAS #132 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 004648		-43.86	1,251.00
04-28	' Debit Card Purchase POS PURCHASE TERMINAL 99132614 COSTCO WHSE #13 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 994068		-418.76	832.24
04-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery 4155 Owings Mi MD XXXXXXXXXXXX1547 SEQ # 001362133089		-50.40	781.84
04-29	' Money Talks Trans Cr REF 1190602L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		881.84
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 055696169259		-14.80	867.04
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55436875 ALEXANDRIA PARKING MET ALEXANDRI VA XXXXXXXXXXXX1547 SEQ # 171182254939		-2.75	864.29
04-29	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ5O3ASTNE		-12.93	851.36
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 WEE CHIC LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 005232017384		-427.71	423.65
04-29	' Debit Card Purchase POS PURCHASE TERMINAL 45224002 WHOLEFDS 10275 LI TTLE COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 358306		-15.99	407.66
04-29	' Debit Card Purchase POS PURCHASE TERMINAL 30354001 NORDSTROM 10300 LITTLE COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 336160		-164.28	243.38

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Date	Description	Additions	Subtractions	Balance
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*G07017VV3 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 201221213234		-11.65	231.73
04-29	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*L36230W93 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 201238658173		-15.89	215.84
04-29	' ACH Withdrawal VENMO PAYMENT 250429		-210.00	5.84
04-30	' ACH Credit PINNACLE BANK PAYROLL 250430	4,227.06		4,232.90
05-01	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,100.00		6,332.90
05-01	' ACH Credit CFG COMMUNITY BA PAYROLL 250501	3,722.02		10,054.92
05-01	' Money Talks Trans Dr REF 1210734L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	7,954.92
05-01	' ATM Pmt Debit TERMINAL 004 MTZ3DWFHW8A0 APPLE COM BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 512020129625		-21.19	7,933.73
05-01	' Debit Card Purchase POS PURCHASE TERMINAL 80571702 ROYAL FARMS #05 TIMONIUM MD XXXXXXXXXXXX1547 SEQ # 320750		-76.69	7,857.04
05-01	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*N29C842G0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3B9AMGX4JRTT		-37.62	7,819.42
05-01	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*N28QL7UD1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 1H0KMNS621AV		-13.50	7,805.92
05-01	' ACH Withdrawal JCamps LLC JCamps LLC 250501		-7,575.00	230.92
05-01	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	30.92

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Date	Description	Additions	Subtractions	Balance
05-01	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-30.00	0.92
05-02	' Overdraft Fee FOR OVERDRAFT ACH WITHDRAWAL 026015077433895		-29.00	-28.08
05-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01047 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 710007244214		-43.28	-71.36
05-02	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDEEMWD9Z8		-12.94	-84.30
05-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX COUNTY COUNCIL GEORGETOW DE XXXXXXXXXXXX1547 SEQ # 161400663912		-90.46	-174.76
05-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX PROP TAXGOV SVC FORT WORT TX XXXXXXXXXXXX1547 SEQ # 161400665099		-2.28	-177.04
05-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX COUNTY COUNCIL GEORGETOW DE XXXXXXXXXXXX1547 SEQ # 161400663920		-34.95	-211.99
05-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX PROP TAXGOV SVC FORT WORT TX XXXXXXXXXXXX1547 SEQ # 161400664845		-2.00	-213.99
05-02	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250501		-4,274.18	-4,488.17
05-05	' Return Item NEWREZ-SHELLPOIN WEB PMTS 250501 CHECK	4,274.18		-213.99
05-05	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 228302579165		-200.00	-413.99
05-08	' ACH Credit JCamps LLC JCamps LLC 250508 000000515693052	1,000.00		586.01

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Date	Description	Additions	Subtractions	Balance
05-09	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 228851073811		-111.73	474.28
05-09	' Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-13.00	461.28
05-09	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-23.00	438.28
05-12	' Money Talks Trans Cr REF 1320602L FUNDS TRANSFER FRM DEP 1890304807 FROM	170.00		608.28
05-12	' ACH Credit JCamps LLC JCamps LLC 250512 000000516651522	4,575.00		5,183.28
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Z0ZNL8LYXDV		-12.97	5,170.31
05-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* THE CHARMERY - CO COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500500426677		-9.95	5,160.36
05-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091007287209		-28.17	5,132.19
05-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* MOBY DICK HOUSE O PIKEVILLE MD XXXXXXXXXXXX1547 SEQ # 000607662845		-18.01	5,114.18
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 388235		-19.48	5,094.70
05-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 LEDO PIZZA - PIKESVILL PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 690800995264		-25.42	5,069.28
05-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 202497850729		-47.64	5,021.64

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Date	Description	Additions	Subtractions	Balance
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW0441182 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 69PKGNZSHEFF		-31.96	4,989.68
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NI3HT11D1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 7EJ8FOMY3XWY		-23.99	4,965.69
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW0RI6GL2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 586BOI7CI6AW		-52.99	4,912.70
05-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NI4E98VO1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 406WZ5H7VZG9		-36.96	4,875.74
05-12	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250512		-300.00	4,575.74
05-13	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 203187487358		-2.11	4,573.63
05-13	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 203187491301		-3.17	4,570.46
05-13	' ATM Pmt Debit TERMINAL 004 MLY9QBZ635A0 APPLE COM BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 513222449131		-2.11	4,568.35
05-13	' Debit Card Purchase POS PURCHASE TERMINAL 0417 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 634837		-15.86	4,552.49
05-13	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250512		-4,274.18	278.31
05-14	' Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 203279865503	2.11		280.42
05-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 337327396224		-8.47	271.95

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Date	Description	Additions	Subtractions	Balance
05-14	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61HLWO18FSWI		-12.65	259.30
05-14	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW2YO5CC1 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 74QDVWKNPHCF		-74.19	185.11
05-15	' ACH Credit PINNACLE BANK ACH Pinnacle Bank/33A4 8F419ADA47A3B6BF/Associate Expense R	761.29		946.40
05-15	' ACH Credit CFG COMMUNITY BA PAYROLL 250515	3,722.02		4,668.42
05-15	' ACH Credit PINNACLE BANK PAYROLL 250515	4,227.07		8,895.49
05-15	' Money Talks Trans Dr REF 1350745L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	6,795.49
05-15	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 010599896045		-54.03	6,741.46
05-15	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63Y852WSKQ6K		-12.91	6,728.55
05-15	' Debit Card Purchase POS PURCHASE TERMINAL 0413 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 982070		-4.16	6,724.39
05-15	' Debit Card Purchase POS PURCHASE TERMINAL 80065501 TRADER JO TRADER JOES PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 245860		-86.10	6,638.29
05-15	' ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250515		-24.73	6,613.56
05-15	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,113.56
05-15	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	5,913.56

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Date	Description	Additions	Subtractions	Balance
05-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15449855 WINE LOFT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 222000603847		-104.59	5,808.97
05-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55417345 DK HORSE LEXINGTON KY XXXXXXXXXXXX1547 SEQ # 171365601950		-255.00	5,553.97
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-37.40	5,516.57
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-49.30	5,467.27
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-63.33	5,403.94
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-85.43	5,318.51
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-128.78	5,189.73
05-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250515		-171.28	5,018.45
05-16	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250516		-115.00	4,903.45
05-16	' ACH Withdrawal COMCAST ONLINE PMT 250516		-400.00	4,503.45
05-16	' ACH Withdrawal AUDI FINCL, TEL. TEL DEBIT 250516		-1,238.56	3,264.89
05-16	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	2,764.89
05-16	Ending totals	29,664.24	-33,096.76	\$2,764.89

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**Sandy Spring Bank**

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SETH L BLUM
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XX-XXXX48-06**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$29.00	\$29.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank**17801 Georgia Avenue, Olney, Maryland 20832****1-800-399-5919 • 301-774-6400 • www.sandyspringbank.com**

UST EXHIBIT 8

Fill in this information to identify the case:

Debtor Name Seth & Berry Blum

United States Bankruptcy Court for the: _____ District of _____

Case number: 25-10005

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: June

Date report filed:

7/20/2025
MM/DD/YYYYLine of business: Real Estate

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Seth & Berry Blum

Original signature of responsible party

[Signature]

Printed name of responsible party

Seth Blum**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

Yes No N/A

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name

Seth & Betty Blum

Case Number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$19,328.53

20. Total cash receipts

Attach a listing of all cash received for the month and label it Exhibit C. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of Exhibit C.

Report the total from Exhibit C here.

\$22,395.74

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it Exhibit D. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of Exhibit D.

Report the total from Exhibit D here.

\$20,346.31

22. Net cash flow

Subtract line 21 from line 20 and report the result here.
This amount may be different from what you may have calculated as net profit.

+ \$2049.43

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the cash on hand at the beginning of the month on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$8,279.10

Note - paycheck normally received at end of month was received on 7/1. Result would be positive with that included.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it Exhibit E. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from Exhibit E here.

\$ _____

24. Total payables

(Exhibit E)

Debtor Name Seth & Betty Blum

Case number 25-1000

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables
(Exhibit F)

\$ 4000 RM

5. Employees

26. What was the number of employees when the case was filed?
27. What is the number of employees as of the date of this monthly report?

N/A
N/A

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?
30. How much have you paid this month in other professional fees?
31. How much have you paid in total other professional fees since filing the case?

\$ 0
\$ 0
\$ 0
\$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	Column B Actual	Column C Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>26,000</u>	\$ <u>15,703.85</u>	= \$ <u>10,296.15</u>
33. Cash disbursements	\$ <u>24,000</u>	\$ <u>13,454.42</u>	= \$ <u>10,545.58</u>
34. Net cash flow	\$ <u>2,000</u>	\$ <u>2,246.05</u>	= \$ <u>226.05</u>
35. Total projected cash receipts for the next month:			\$ <u>22,000</u>
36. Total projected cash disbursements for the next month:			- \$ <u>20,000</u>
37. Total projected net cash flow for the next month:			= \$ <u>2,000</u>

Debtor Name

Seth Blum & bely Blum

Case number

25-10005

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☒ 42. Project, job costing, or work-in-progress reports.



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Last statement: May 16, 2025
This statement: June 16, 2025
Total days in statement period: 31

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(0)

Direct inquiries to:
800-399-5919

SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
RENTAL INCOME
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

Sandy Spring Bank
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17801 Georgia Ave | Olney MD 20832

EFFECTIVE JULY 1, 2025, THE AMOUNT AVAILABLE TO YOU WHEN A HOLD IS PLACED ON YOUR DEPOSIT WILL INCREASE. DETAILS FOLLOW: \$225 NEXT DAY AVAILABILITY WILL INCREASE TO \$275. FOR LARGEDOLLAR AND NEW ACCOUNT HOLDS, \$5,525 NEXT DAY AVAILABILITY WILL INCREASE TO \$6,725. PLEASE SEE THE FUNDS AVAILABILITY DISCLOSURE IN YOUR DEPOSIT ACCOUNT AGREEMENT AVAILABLE ON WWW.SANDYSPRINGBANK.COM FOR MORE DETAILS.

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$1,545.15
Average balance	\$3,490.19

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
05-16	Beginning balance			\$8,667.80
05-19	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250519		-1,843.00	6,824.80
05-19	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250519		-1,843.38	4,981.42
05-19	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250517		-2,011.36	2,970.06
05-20	ACH Withdrawal ACCT INTEGRATORS Assn Dues 250519		-2.99	2,967.07
05-20	ACH Withdrawal Coastal Club Hom OnlinePay 250520		-1,163.41	1,803.66
05-20	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250520		-30.37	1,773.29

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SETH L BLUM
June 16, 2025

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XX-XXXX48-07

Date	Description	Additions	Subtractions	Balance
05-21	' ACH Withdrawal COMCAST ONLINE PMT 250521		-177.87	1,595.42
05-29	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250529		-50.27	1,545.15
05-30	' Money Talks Trans Cr REF 1500755L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		3,645.15
06-05	' Money Talks Trans Dr REF 1561947L FUNDS TRANSFER TO DEP 1890304806 FROM		-280.90	3,364.25
06-05	' Money Talks Trans Dr REF 1561948L FUNDS TRANSFER TO DEP 1890304806 FROM		-600.00	2,764.25
06-06	' Money Talks Trans Dr REF 1570821L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	2,664.25
06-06	' ACH Withdrawal Onslow Water & S doxoPAY 250606		-72.08	2,592.17
06-06	' ACH Withdrawal TIDEWATER UTIL ONLINE PMT 250606		-113.28	2,478.89
06-06	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250606		-137.79	2,341.10
06-09	' Money Talks Trans Dr REF 1601509L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	2,241.10
06-11	' ACH Credit DELAWARE BEACH H CORP PAY JUNE RENTALS	2,572.10		4,813.20
06-13	' Money Talks Trans Cr REF 1640827L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,200.00		7,013.20
06-16	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250614		-2,011.33	5,001.87
06-16	Ending totals	6,872.10	-10,538.03	\$5,001.87

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SETH L BLUM
June 16, 2025

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Last statement: June 16, 2025
 This statement: July 16, 2025
 Total days in statement period: 30

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 XX-XXXX48-07
 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

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 17801 Georgia Ave | Olney MD 20832

EFFECTIVE JULY 1, 2025, THE AMOUNT AVAILABLE TO YOU WHEN A HOLD IS PLACED ON YOUR DEPOSIT WILL INCREASE. DETAILS FOLLOW: \$225 NEXT DAY AVAILABILITY WILL INCREASE TO \$275. FOR LARGEDOLLAR AND NEW ACCOUNT HOLDS, \$5,525 NEXT DAY AVAILABILITY WILL INCREASE TO \$6,725. PLEASE SEE THE FUNDS AVAILABILITY DISCLOSURE IN YOUR DEPOSIT ACCOUNT AGREEMENT AVAILABLE ON WWW.SANDYSPRINGBANK.COM FOR MORE DETAILS.

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$1,055.73
Average balance	\$2,937.42

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
06-16	Beginning balance			\$5,001.87
06-18	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250618		-1,843.00	3,158.87
06-23	ACH Withdrawal Jones Onslow EMC PAYMENT 250623		-127.55	3,031.32
06-23	ACH Withdrawal COMCAST ONLINE PMT 250623		-177.87	2,853.45
06-30	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250630		-42.60	2,810.85
07-01	ACH Withdrawal TIDEWATER UTIL ONLINE PMT 250701		-80.17	2,730.68
07-02	ACH Withdrawal SHARP ENERGY INC WEB PMTS 250702		-92.97	2,637.71

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July 16, 2025

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Date	Description	Additions	Subtractions	Balance
07-07	Money Talks Trans Cr REF 1861134L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		4,737.71
07-07	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250707		-1,843.38	2,894.33
07-08	ACH Credit DELAWARE BEACH H CORP PAY JULY RENTALS	2,572.10		5,466.43
07-08	ACH Withdrawal SHARP ENERGY ONLINE PMT 250708		-117.97	5,348.46
07-10	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250710		-143.85	5,204.61
07-11	Money Talks Trans Dr REF 1921026L FUNDS TRANSFER TO DEP 1890304806 FROM		-25.00	5,179.61
07-11	ACH Withdrawal Jones Onslow EMC PAYMENT 250711		-83.64	5,095.97
07-11	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250711		-1,833.33	3,262.64
07-11	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250711		-1,839.14	1,423.50
07-14	Money Talks Trans Dr REF 1930922L FUNDS TRANSFER TO DEP 1890304806 FROM		-217.00	1,206.50
07-14	Money Talks Trans Dr REF 1950910L FUNDS TRANSFER TO DEP 1890304806 FROM		-10.00	1,196.50
07-14	ACH Withdrawal SHARP ENERGY INC WEB PMTS 250714		-140.77	1,055.73
07-15	Money Talks Trans Cr REF 1960845L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,200.00		3,255.73
07-16	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250716		-2,011.27	1,244.46
07-16	Ending totals	6,872.10	-10,629.51	\$1,244.46

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SETH L. BLUM
July 18, 2025

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Last statement: May 16, 2025
 This statement: June 16, 2025
 Total days in statement period: 31

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 (0)

SETH L. BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Direct inquiries to:
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My Free Banking

Account number	XX-XXXX48-06
Low balance	\$-17.55
Average balance	\$1,784.95

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
05-16	Beginning balance			\$2,764.89
05-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 002941042504		-15.80	2,749.09
05-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*THB - TIMONIUM Timonium MD XXXXXXXXXXXX1547 SEQ # 204513811465		-32.55	2,716.54
05-19	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WAIYWJXIQAN		-12.92	2,703.62
05-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 204440636903		-9.99	2,693.63

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Date	Description	Additions	Subtractions	Balance
05-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52301865 SUNOCO 0479785802 QPS ABERDEEN MD XXXXXXXXXXXX1547 SEQ # 341909748532		-70.06	2,623.57
05-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 204497311318		-11.65	2,611.92
05-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500048737252		-46.64	2,565.28
05-19	ACH Withdrawal VENMO PAYMENT 250519		-36.00	2,529.28
05-19	ACH Withdrawal VENMO PAYMENT 250519		-180.00	2,349.28
05-19	Authorized Transfer ZELLE JOSE PAVON CHENCHO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-551.91	1,797.37
05-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666142629796		-135.28	1,662.09
05-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 205437147058		-8.47	1,653.62
05-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55436875 MDC WENDYS NORTH EAS MD XXXXXXXXXXXX1547 SEQ # 171402893625		-13.44	1,640.18
05-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *KONA ICE - CATONSV Pikesville MD XXXXXXXXXXXX1547 SEQ # 205423226171		-4.24	1,635.94
05-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *THE COW Timonium MD XXXXXXXXXXXX1547 SEQ # 205429385880		-4.10	1,631.84
05-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX1547 SEQ # 718159357447		-200.00	1,431.84

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Date	Description	Additions	Subtractions	Balance
05-20	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NZ6DV59G2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3IG0TPXS3S8T		-27.39	1,404.45
05-20	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW6D89RB0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5Z4V4YKY6CRH		-17.97	1,386.48
05-20	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NW3PH7Y61 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 76MFJF8B6QSR		-26.25	1,360.23
05-20	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250520		-540.00	820.23
05-20	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	620.23
05-21	Authorized Transfer ZELLE ANA GUERRERO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	420.23
05-22	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDGLZZQWVW		-13.20	407.03
05-22	Debit Card Purchase POS PURCHASE TERMINAL 0006 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 439547		-51.38	355.65
05-22	ACH Withdrawal VENMO PAYMENT 250522		-15.00	340.65
05-23	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MTA*NYCT PAYGO NEW YORK NY XXXXXXXXXXXX1547 SEQ # 206524397436		-2.90	337.75
05-23	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MTA*NYCT PAYGO NEW YORK NY XXXXXXXXXXXX1547 SEQ # 206524220315		-2.90	334.85
05-23	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MTA*NYCT PAYGO NEW YORK NY XXXXXXXXXXXX1547 SEQ # 206523586146		-2.90	331.95

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Date	Description	Additions	Subtractions	Balance
05-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 206848541999		-74.19	257.76
05-27	Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0008 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 255605		-96.56	161.20
05-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #02553 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 710015478129		-35.44	125.76
05-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 207252259440		-24.27	101.49
05-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 213818115379		-15.74	85.75
05-27	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN2062QE2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 15P99IIVDFT6		-19.83	65.92
05-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 351852380144		-8.47	57.45
05-27	ACH Withdrawal VENMO PAYMENT 250527		-75.00	-17.55
05-28	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		82.45
05-28	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		1,082.45
05-28	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		2,082.45
05-28	Overdraft Fee FOR OVERDRAFT ACH WITHDRAWAL 091000014431745		-29.00	2,053.45

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SETH L BLUM
June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 720241052140		-11.29	2,042.16
05-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*NN9K70VB1 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 208501327760		-11.65	2,030.51
05-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 TREERING SAN MATEO CA XXXXXXXXXXXX1547 SEQ # 500016036353		-51.45	1,979.06
05-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 MLT (SCHOOL) 800736475 MN XXXXXXXXXXXX1547 SEQ # 742504174761		-31.78	1,947.28
05-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 MLT (SCHOOL) 800736475 MN XXXXXXXXXXXX1547 SEQ # 742503471119		-31.78	1,915.50
05-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*NN1WE5110 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 208530214518		-15.89	1,899.61
05-29	ACH Withdrawal VENMO PAYMENT 250529		-20.00	1,879.61
05-30	ACH Credit PINNACLE BANK PAYROLL 250530	62.33		1,941.94
05-30	ACH Credit CFG COMMUNITY BA PAYROLL 250530	3,722.02		5,663.96
05-30	ACH Credit PINNACLE BANK PAYROLL 250530	4,227.07		9,891.03
05-30	Money Talks Trans Dr REF 1500755L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	7,791.03
05-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 SAFEWAY #0073 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 354806936303		-35.24	7,755.79
05-30	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN23D98W0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # BMHY2NFP870A		-31.54	7,724.25

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June 16, 2025

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Date	Description	Additions	Subtractions	Balance
05-30	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN4JF4K91 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 2MXACOLK52XZ		-15.87	7,708.38
05-30	ACH Withdrawal VENMO PAYMENT 250530		-275.00	7,433.38
05-30	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-250.00	7,183.38
05-30	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,683.38
06-02	Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 209320090345	1.32		6,684.70
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX1547 SEQ # 716754236435		-250.00	6,434.70
06-02	Debit Card Purchase POS PURCHASE TERMINAL 01295705 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 01206600		-17.00	6,417.70
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 UBER *TRIP HELP.UBER.C 800592899 CA XXXXXXXXXXXX1547 SEQ # 000037791060		-13.36	6,404.34
06-02	ATM Pmt Debit TERMINAL 004 MLY9SZJ0V1A0 APPLE COM BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 515108056886		-10.59	6,393.75
06-02	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN5VF8I71 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 330HFBVPBTRT		-27.78	6,365.97
06-02	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NN4CF12N0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 6J6D07G8UII5		-9.68	6,356.29
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 WEE CHIC LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 005877022044		-51.94	6,304.35

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SETH L BLUM
June 16, 2025

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Date	Description	Additions	Subtractions	Balance
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*TARKS GRILL - LUTH Timonium MD XXXXXXXXXXXX1547 SEQ # 209567108122		-100.26	6,204.09
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 PY *PURE RAW JUICE LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 500220299099		-11.61	6,192.48
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 SAFEWAY #0073 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 358234624245		-156.52	6,035.96
06-02	Debit Card Purchase POS PURCHASE TERMINAL 31541174 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 546573		-52.32	5,983.64
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Harbor East Cinemas Baltimore MD XXXXXXXXXXXX1547 SEQ # 001511418049		-28.98	5,954.66
06-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 PMC - PAID PARKING NASHVILLE TN XXXXXXXXXXXX1547 SEQ # 500003911487		-9.60	5,945.06
06-02	Debit Card Purchase POS PURCHASE TERMINAL 12560T23 WALGREENS 1510 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 043502		-19.05	5,926.01
06-02	ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250530		-4,274.18	1,651.83
06-03	Authorized Transfer ZELLE BRADLEY STEVEN DAV SANDY SPRING BANK 91043 17801 GEORGIA AVEN	85.00		1,736.83
06-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 230684980210		-132.00	1,604.83
06-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25265085 BRITO LATIN MARKET 2 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 000018800302		-25.99	1,578.84
06-03	Debit Card Purchase POS PURCHASE TERMINAL 23005417 MCDONALD'S M4519 OF MD COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 98480800		-17.79	1,561.05

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June 16, 2025

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Date	Description	Additions	Subtractions	Balance
06-03	* ACH Withdrawal VENMO PAYMENT 250603		-120.00	1,441.05
06-03	* ACH Withdrawal VENMO PAYMENT 250603		-273.74	1,167.31
06-03	* ACH Withdrawal VENMO PAYMENT 250603		-275.00	892.31
06-03	* ACH Withdrawal COMCAST ONLINE PMT 250603		-400.00	492.31
06-03	* Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-9.00	483.31
06-03	* Authorized Transfer ZELLE JOSE PAVON CHENCHO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	383.31
06-04	* ACH Credit VENMO CASHOUT 250604	42.50		425.81
06-04	* ACH Credit PINNACLE BANK ACH Pinnacle Bank/7D29 064CA4CB4055AB34/Associate Expense R	110.22		536.03
06-04	* Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 831700345322		-13.77	522.26
06-04	* Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-31.00	491.26
06-05	* Money Talks Trans Cr REF 1561947L FUNDS TRANSFER FRM DEP 1890304807 FROM	280.90		772.16
06-05	* Money Talks Trans Cr REF 1561948L FUNDS TRANSFER FRM DEP 1890304807 FROM	600.00		1,372.16
06-05	* Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1547 SEQ # 714512010972		-12.94	1,359.22

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Date	Description	Additions	Subtractions	Balance
06-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 HOWARD COUNTY CHAMBER COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500016209059		-55.00	1,304.22
06-05	ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250605		-143.43	1,160.79
06-05	Authorized Transfer ZELLE EVERT IGESIAS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-880.00	280.79
06-06	Money Talks Trans Cr REF 1570821L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		380.79
06-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS STORE 11686 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 201011346560		-33.71	347.08
06-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*JOEY CHIU RESTAURA Luthervil MD XXXXXXXXXXXX1547 SEQ # 201328762649		-52.72	294.36
06-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 CRUMBL CLARKSVILLE LINDON UT XXXXXXXXXXXX1547 SEQ # 500011274869		-31.79	262.57
06-06	ACH Withdrawal KSDS FACTS 250606		-164.30	98.27
06-09	Money Talks Trans Cr REF 1601509L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		198.27
06-09	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 231013196334		-1.00	197.27
06-09	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 PIKESVILLE CMF BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000978205627		-68.11	129.16
06-09	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NH4RT8N80 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5QSGXK51UHGO		-16.89	112.27
06-09	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NH5YKONY0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 631HENUJFHDZ		-10.80	101.47

*plumbing
In primary*

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Date	Description	Additions	Subtractions	Balance
06-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON COLUMBIA AUTO CA COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 011638764728		-50.17	51.30
06-13	ACH Credit CFG COMMUNITY BA PAYROLL 250613	3,722.02		3,773.32
06-13	ACH Credit PINNACLE BANK PAYROLL 250613	4,227.07		8,000.39
06-13	Money Talks Trans Dr REF 1640827L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,200.00	5,800.39
06-13	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710026363309		-42.93	5,757.46
06-13	Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0007 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 645125		-130.15	5,627.31
06-13	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 072909		-49.10	5,578.21
06-13	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	5,078.21
06-13	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-450.00	4,628.21
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 890001482554		-65.70	4,562.51
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85176735 D-BAT CAROLLTON TX XXXXXXXXXXXX1547 SEQ # 900011583681		-68.00	4,494.51
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 231606860899		-111.73	4,382.78

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Date	Description	Additions	Subtractions	Balance
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 204696291744		-47.64	4,335.14
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52653845 WOCKENFUSS CANDIES TOWSON MD XXXXXXXXXXXX1547 SEQ # 374333009189		-30.04	4,305.10
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 LULULEMON TOWSONCENTER TOWSON MD XXXXXXXXXXXX1547 SEQ # 204759896512		-72.13	4,232.97
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707635 POPEYES 13789 TOWSON MD XXXXXXXXXXXX1547 SEQ # 374633178999		-10.60	4,222.37
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 CHARLEYS PHILLY STEAKS TOWSON MD XXXXXXXXXXXX1547 SEQ # 002817164971		-7.73	4,214.64
06-16	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NO5HS1OQ2 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 1QRQ4AM3HZEW		-0.30	4,214.34
06-16	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707635 POPEYES 13789 TOWSON MD XXXXXXXXXXXX1547 SEQ # 374633178445		-4.02	4,210.32
06-16	Debit Card Purchase POS PURCHASE TERMINAL 42349301 BP#2002000SLADE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 478153		-70.89	4,139.43
06-16	Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 175412		-90.00	4,049.43
06-16	ACH Withdrawal VENMO PAYMENT 250616		-60.00	3,989.43
06-16	Ending totals	19,380.45	-18,155.91	\$3,989.43

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$29.00	\$58.00
Total Returned Item Fees	\$0.00	\$0.00

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Last statement: June 16, 2025
This statement: July 16, 2025
Total days in statement period: 30

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(0)

Direct inquiries to:
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BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

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EFFECTIVE JULY 1, 2025, THE AMOUNT AVAILABLE TO YOU WHEN A HOLD IS PLACED ON YOUR DEPOSIT WILL INCREASE. DETAILS FOLLOW: \$225 NEXT DAY AVAILABILITY WILL INCREASE TO \$275. FOR LARGEDOLLAR AND NEW ACCOUNT HOLDS, \$5,525 NEXT DAY AVAILABILITY WILL INCREASE TO \$6,725. PLEASE SEE THE FUNDS AVAILABILITY DISCLOSURE IN YOUR DEPOSIT ACCOUNT AGREEMENT AVAILABLE ON WWW.SANDYSPRINGBANK.COM FOR MORE DETAILS.

My Free Banking

Account number	XX-XXXX48-06
Low balance	\$1,210.44
Average balance	\$2,494.94

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
06-16	Beginning balance			\$3,989.43
06-17	Debit Card Purchase		-42.40	3,947.03
	MERCHANT PURCHASE TERMINAL 55500365			
	FOOT LOCKER - 08473 TOWSON MD			
	XXXXXXXXXXXX1547 SEQ # 374825029386			
06-17	Debit Card Purchase		-146.28	3,800.75
	MERCHANT PURCHASE TERMINAL 55432865			
	INTUIT *TURBOTAX CL.INTUIT CA			
	XXXXXXXXXXXX1547 SEQ # 204792940939			
06-17	Debit Card Purchase		-5.00	3,795.75
	MERCHANT PURCHASE TERMINAL 05314615			
	BALTIMORE COUNTY REVEN TOWSON MD			
	XXXXXXXXXXXX1547 SEQ # 500207282965			
06-17	Debit Card Purchase		-15.80	3,779.95
	MERCHANT PURCHASE TERMINAL 25247805			
	BETTER CARE PHARMACY PIKESVILL MD			
	XXXXXXXXXXXX1547 SEQ # 002897039688			

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Date	Description	Additions	Subtractions	Balance
06-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 204959007951		-8.47	3,771.48
06-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 375266448480		-9.99	3,761.49
06-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX1547 SEQ # 300278262024		-250.00	3,511.49
06-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *COMFORT EXPERTS HE gosq.com DE XXXXXXXXXXXX1547 SEQ # 204942223657		-198.00	3,313.49
06-17	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 205012581352		-11.65	3,301.84
06-17	Debit Card Purchase POS PURCHASE TERMINAL 31541072 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 213057		-45.38	3,256.46
06-17	Debit Card Purchase POS PURCHASE TERMINAL 50130301 THE FRESH MARKE BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 535211		-36.99	3,219.47
06-17	ACH Withdrawal ERIE LIFE INSUR PREM 250616		-63.33	3,156.14
06-17	ACH Withdrawal ERIE LIFE INSUR PREM 250616		-37.40	3,118.74
06-17	ACH Withdrawal ERIE LIFE INSUR PREM 250616		-49.30	3,069.44
06-17	ACH Withdrawal ERIE LIFE INSUR PREM 250616		-85.43	2,984.01
06-17	ACH Withdrawal ERIE LIFE INSUR PREM 250616		-128.78	2,855.23
06-17	ACH Withdrawal ERIE LIFE INSUR PREM 250616		-171.28	2,683.95

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Date	Description	Additions	Subtractions	Balance
06-17	ACH Withdrawal WATER DEPT ONLINE PMT 250617		-33.46	2,650.49
06-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500052124522		-46.64	2,603.85
06-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 QUARRY WINE AND SPIRIT BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 003221220489		-65.37	2,538.48
06-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery - 4520 Pikesvill MD XXXXXXXXXXXX1547 SEQ # 002052820040		-52.50	2,485.98
06-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 THE MARYLAND ZOO BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500009309784		-250.00	2,235.98
06-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 205966604453		-19.05	2,216.93
06-20	ACH Withdrawal VENMO PAYMENT 250620		-350.00	1,866.93
06-23	Authorized Transfer ZELLE LATOYA M HUNTER SANDY SPRING BANK 91043 17801 GEORGIA AVEN	10.00		1,876.93
06-23	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 206320579265		-317.99	1,558.94
06-23	ACH Withdrawal VENMO PAYMENT 250623		-75.00	1,483.94
06-23	Authorized Transfer ZELLE TOYA HUNTER SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-10.00	1,473.94
06-25	POS Refund DISP CLAIM PROV CRTERMINAL PROVCR APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020495900795	8.47		1,482.41

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Date	Description	Additions	Subtractions	Balance
06-25	POS Refund DISP CLAIM PROV CRTERMINAL PROVCR APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020596660445	19.05		1,501.46
06-25	POS Refund DISP CLAIM PROV CRTERMINAL PROVCR APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020632057926	317.99		1,819.45
06-26	Authorized Transfer ZELLE BRADLEY STEVEN DAV SANDY SPRING BANK 91043 17801 GEORGIA AVEN	12.00		1,831.45
06-26	Authorized Transfer ZELLE MARILYN CARRERA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	12.00		1,843.45
06-27	Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 208197846961	19.05		1,862.50
06-27	Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 208197855574	317.99		2,180.49
06-27	Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-27.00	2,153.49
06-30	ACH Credit PINNACLE BANK PAYROLL 250630	4,227.07		6,380.56
06-30	Debit Card Purchase POS PURCHASE TERMINAL 62729801 GRAUL'S MARKET RUXTON MD XXXXXXXXXXXX3265 SEQ # 332063		-12.31	6,368.25
06-30	Debit Card Purchase POS PURCHASE TERMINAL 10076T21 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 214860		-20.00	6,348.25
06-30	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	5,848.25
06-30	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-380.00	5,468.25

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Date	Description	Additions	Subtractions	Balance
07-01	ACH Credit CFG COMMUNITY BA PAYROLL 250701	3,722.03		9,190.28
07-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BT SCHOOL TUITION BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 500016140419		-1,329.35	7,860.93
07-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 HOWARD COUNTY CHAMBER COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 500016414417		-580.00	7,280.93
07-02	ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250702		-261.58	7,019.35
07-02	ACH Withdrawal COMCAST ONLINE PMT 250702		-400.00	6,619.35
07-02	ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250701		-4,274.18	2,345.17
07-03	ACH Credit VENMO CASHOUT 250703	30.00		2,375.17
07-03	Debit Card Purchase POS PURCHASE TERMINAL 54096802 ROYAL FARMS 80 QUEEN ANN MD XXXXXXXXXXXX3265 SEQ # 753254		-35.82	2,339.35
07-07	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		2,439.35
07-07	ACH Credit PINNACLE BANK ACH Pinnacle Bank/EDDE 5470131B485FB6A9/Associate Expense R	758.40		3,197.75
07-07	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,000.00		5,197.75
07-07	Money Talks Trans Dr REF 1861134L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	3,097.75
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #02884 MILLSBORO DE XXXXXXXXXXXX3265 SEQ # 710018573241		-32.12	3,065.63

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Date	Description	Additions	Subtractions	Balance
07-07	Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0001 FOOD LION #2123 37468 SELBYVILL DE XXXXXXXXXXXX3265 SEQ # 961685		-183.10	2,882.53
07-07	Debit Card Purchase POS PURCHASE TERMINAL 00010001 SUNSACTIONS #015 (140 OCEAN CIT MD XXXXXXXXXXXX3265 SEQ # 414025		-16.94	2,865.59
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Lighthouse Liquors -45 Fenwick I DE XXXXXXXXXXXX3265 SEQ # 002533097069		-15.75	2,849.84
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* SURF BAGEL - FENW FENWICK DE XXXXXXXXXXXX3265 SEQ # 500349233393		-24.35	2,825.49
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05314615 CANDY KITCHEN - REHOB REHOBOTH DE XXXXXXXXXXXX3265 SEQ # 500260275119		-39.87	2,785.62
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 SP FUNLAND TICKETS REHOBOTH DE XXXXXXXXXXXX3265 SEQ # 500026715536		-55.00	2,730.62
07-07	Debit Card Purchase POS PURCHASE TERMINAL 62062702 ROYAL FARMS #31 DAGSBORO DE XXXXXXXXXXXX3265 SEQ # 978778		-40.75	2,689.87
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Subway 65967 Perryvill MD XXXXXXXXXXXX3265 SEQ # 001379383043		-41.16	2,648.71
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX3265 SEQ # 201930069998		-21.19	2,627.52
07-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX3265 SEQ # 714012495014		-250.00	2,377.52
07-07	Debit Card Purchase POS PURCHASE TERMINAL 19212T21 WALGREENS 23 W TIMONIUM MD XXXXXXXXXXXX3265 SEQ # 445010		-41.46	2,336.06
07-07	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	1,836.06

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Date	Description	Additions	Subtractions	Balance
07-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 243026108225		-5.67	1,830.39
07-10	ACH Withdrawal AUDI FINCL, TEL TEL DEBIT 250710		-500.00	1,330.39
07-11	Money Talks Trans Cr REF 1921026L FUNDS TRANSFER FRM DEP 1890304807 FROM	25.00		1,355.39
07-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX3265 SEQ # 203418692808		-47.64	1,307.75
07-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0527 QSR COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 500183744183		-12.60	1,295.15
07-11	Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 077810		-59.72	1,235.43
07-14	Money Talks Trans Cr REF 1950910L FUNDS TRANSFER FRM DEP 1890304807 FROM	10.00		1,245.43
07-14	Money Talks Trans Cr REF 1930922L FUNDS TRANSFER FRM DEP 1890304807 FROM	217.00		1,462.43
07-14	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 0009P - PARKINGCOM CHICAGO IL XXXXXXXXXXXX3265 SEQ # 001923333304		-4.99	1,457.44
07-14	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75454915 TUXEDO HOUSE LUTHERVIL MD XXXXXXXXXXXX3265 SEQ # 900018300061		-217.00	1,240.44
07-14	Authorized Transfer ZELLE ROD MORRISON SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-30.00	1,210.44
07-15	ACH Credit CFG COMMUNITY BA PAYROLL 250715	3,722.02		4,932.46
07-15	ACH Credit PINNACLE BANK PAYROLL 250715	4,947.80		9,880.26

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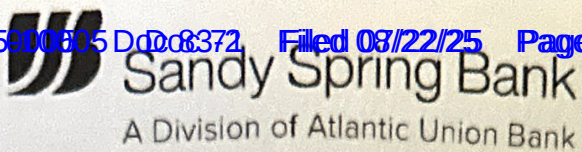
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Date	Description	Additions	Subtractions	Balance
07-15	' Money Talks Trans Dr REF 1960845L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,200.00	7,680.26
07-15	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 130230		-90.00	7,590.26
07-15	' Debit Card Purchase DISP PROV CR REV TERMINAL PROVCRRV APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020632057928		-317.99	7,272.27
07-15	' Debit Card Purchase POS PURCHASE TERMINAL 31541113 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 950135		-77.46	7,194.81
07-15	' ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250715		-49.46	7,145.35
07-15	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,645.35
07-15	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-350.00	6,295.35
07-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 002698033992		-15.80	6,279.55
07-16	' Debit Card Purchase POS PURCHASE TERMINAL 93132613 COSTCO GAS #132 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 145849		-61.76	6,217.79
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-63.33	6,154.46
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-37.40	6,117.06
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-49.30	6,067.76
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-85.43	5,982.33

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Date	Description	Additions	Subtractions	Balance
07-16	ACH Withdrawal ERIE LIFE INSUR PREM 250715		-128.78	5,853.55
07-16	ACH Withdrawal ERIE LIFE INSUR PREM 250715		-171.28	5,682.27
07-16	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250716		-540.00	5,142.27
07-16	Ending totals	20,475.87	-19,323.03	\$5,142.27

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$58.00
Total Returned Item Fees	\$0.00	\$0.00

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
Baltimore Division**

	X	
In re:	:	Chapter 11 (Subchapter V)
	:	
Seth L Blum and Bessy G Blum	:	Case No. 25-10005
	:	
Debtors.	:	
	:	
	:	
	X	

REPORT OF SALE

Seth L Blum and Bessy G Blum (“Debtors”), the Debtors herein, by counsel, reports that the sale of the real property at 11486 W Sand Cove Rd, Selbyville DE occurred on August 8, 2025. A copy of the settlement statement is attached. The settlement agent has paid off the secured claim of Presidential Bank in the amount of \$208,193.01. Net proceeds of \$275,444.65 are being sent to the Debtors to hold in a segregated DIP account pending further order of the Court.

Dated: August 9, 2025.

Respectfully submitted,

/s/ Daniel M. Press
Daniel M. Press, #07300
CHUNG & PRESS, P.C.
6718 Whittier Avenue, Suite 200
McLean, Virginia 22101
(703) 734-3800
dpress@chung-press.com
Counsel for Debtors

CERTIFICATE OF SERVICE

This is to certify that on this 9th day of August, 2025, I caused the foregoing document to be served on upon the U.S. Trustee, the Subchapter V Trustee, and all parties requesting notice by CM/ECF, as follows:

Monique Desiree Almy malmy@crowell.com,
cbest@crowell.com,
malmy@ecf.axosfs.com,
monique-almy-7127@ecf.pacerpro.com

Hugh M. (UST) Bernstein hugh.m.bernstein@usdoj.gov

Richard J Hackerman Richard@RichardHackerman.com,
6923530420@filings.docketbird.com,
Hackerman.RichardR106256@notify.bestcase.com

Jonathan E. Levine jlevine@mbhylaw.com

US Trustee - Baltimore USTPRegion04.BA.ECF@USDOJ.GOV

Eric VandeLinde eric.vandelinde@bww-law.com,
bankruptcy@bww-law.com

/s/ Daniel M. Press

American Land Title Association

ALTA Settlement Statement - Combined
Adopted 05-01-2015

File No./Escrow No.: 2025-1003

T. Carney Sussex Law LLC

Print Date & Time: 08/08/2025 1:38 PM

Officer/Escrow Officer:

18979 Coastal Highway
Suite 203Settlement Location: 34026 Coastal Highway
Bethany Beach DE 19930

Rehoboth Beach, DE 19971

Property Address: 11486 W Sand Cove Road Ext., Selbyville, DE 19975

Buyer: Jennifer Aimee Hix and Robert L. Hix, III

Seller: Seth Blum and Bessy Blum

Lender: Guaranteed Rate Affinity, LLC

Settlement Date: August 8, 2025

Disbursement Date: August 8, 2025

Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	550,000.00	Sale Price of Property	550,000.00	
		Deposit Northrop Realty - Bethany Beach, DE		5,000.00
		Borrower's Loan Amount		467,500.00
15,000.00		Seller Credit		15,000.00
		Lender Cure		7.30
	17.44	Credit on sewer account	17.44	
		Prorations/Adjustments		
	1,021.65	County Taxes from 08/08/2025 to 06/30/2026	1,021.65	
	50.70	Sewer Fees from 08/08/2025 to 09/30/2025	50.70	
		Loan Charges to Guaranteed Rate Affinity, LLC		
		Loan Origination to Guaranteed Rate Affinity, LLC	1,640.00	
		1.1870% of Loan Amount (Points) to Guaranteed Rate Affinity, LLC	5,549.23	
		Appraisal Fee to Guaranteed Rate Affinity, LLC (\$575.00 POCB)		
		Credit Report to Guaranteed Rate Affinity, LLC (\$35.00 POCB)		
		Credit Technology to Guaranteed Rate Affinity, LLC	210.00	
		Prepaid Interest to Guaranteed Rate Affinity, LLC	2,305.44	
		Other Loan Charges		
		Homeowners Insurance Premium to Universal Property & Casualty	2,091.01	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Impounds		
		Homeowner's insurance 3 mo @ \$174.25/mo	522.75	
		Property taxes 2 mo @ \$95.32/mo	288.96	
		Aggregate Adjustment	- 174.25	
		Title Charges & Escrow / Settlement Charges		
		Title - Owner's title insurance (Optional) to Fidelity National Title Insurance Company	1,300.36	
		Title - Lender's title insurance to Fidelity National Title Insurance Company	1,718.64	
		Title - Attorney Fee to T. Carney Sussex Law LLC	395.00	
		Title - Courier Fee to T. Carney Sussex Law LLC	75.00	
395.00		Title - Deed Prep Fee to T. Carney Sussex Law LLC		
		Title - Administrative Fee to T. Carney Sussex Law LLC	150.00	
		Title - e-recording fee to Sussex County Recorder of Deeds	9.50	
		Title - Title Review Fee to T. Carney Sussex Law LLC	395.00	
		Title - Title Search Fee to T. Carney Sussex Law LLC	235.00	
		Title - Incoming Wire Fee to T. Carney Sussex Law LLC	30.00	
40.00		Title - Proceeds Wire Fee to T. Carney Sussex Law LLC		
40.00		Title - Payoff Wire Fee to T. Carney Sussex Law LLC		
150.00		Title - Mortgage Satisfaction to T. Carney Sussex Law LLC		
		Title - CPL to Title Company	125.00	
28.00		Title - Closing Lock Security Fee to T. Carney Sussex Law LLC	28.00	
		Commission		
13,750.00		Real Estate Commission 13,750.00 to Northrop Realty - Bethany Beach, DE		
13,750.00		Real Estate Commission 13,750.00 to Coldwell Banker Realty - Coastal Delaware		
		Government Recording and Transfer Charges		
		Recording Fees Deed: \$58.00 Mtg: \$364.00	422.00	
6,875.00		State Transfer Tax to Sussex County Recorder of Deeds	6,875.00	
4,125.00		County Transfer Tax to Sussex County Recorder of Deeds	4,125.00	
		Payoff(s)		
208,193.01		Presidential Bank, FSB		
		Miscellaneous		
		Broker Fee to Coldwell Banker Realty - Coastal Delaware	480.00	
1,143.87		2025 Property Tax to Sussex County		
11,648.26		Past Due HOA Balance and Fees as of 7/11/25 to Bayside Community Association		
		Resale Fee to Bayside Community Master Association	1,760.00	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Post Closing Fee to Legum & Norman	175.00	
358.00		Reimbursement for HVAC Diagnostic Fee/Trip Charge to Adam Ask		
49.00		Reimbursement for Water Heater Trip Charge to Adam Ask		
100.00		Reimbursement for Fireplace Inspection Service Charge to Adam Ask		
		Survey to Richard Vetter, P.E.	500.00	
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
275,645.14	551,089.79	Subtotals	582,321.43	487,507.30
		Due From Borrower		94,814.13
275,444.65		Due To Seller		
551,089.79	551,089.79	Totals	582,321.43	582,321.43

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize T. Carney Sussex Law LLC to cause the funds to be disbursed in accordance with this statement.



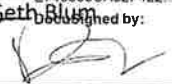
 Jennifer Aimee Hix



 Robert L. Hix, III

DocuSigned by:


 E749855CA92F422...

DocuSigned by:


 FA43FFA598D64ED...
 Bessy Blum



 Escrow Officer

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
Baltimore Division**

In re: Seth Blum and Bessy Blum <i>Debtors.</i>	No. 25-10005-NVA Chapter 11, Subchapter V
DEBTORS' CHAPTER 11 PLAN DATED JULY 14, 2025	

NOW COME SETH BLUM and BESSY BLUM, the Debtors and Debtors in Possession, by Counsel, and hereby submit to creditors this Chapter 11 Plan pursuant to Chapter 11 of the Bankruptcy Code, 11 U.S.C. §§ 101 *et seq.*, and the Small Business Reorganization Act (“SBRA”), 11 U.S.C. §§ 1181 *et seq.* (the “Plan”).

A detailed discussion of the Plan and its implementation is found herein. The Debtors urge creditors and parties in interest to consult with counsel. Creditors and parties in interest should not rely on any representations not contained in the Plan in evaluating the Plan.

ARTICLE I – DEFINITIONS AND RULES OF CONSTRUCTION

The definitions and rules of construction set forth in 11 U.S.C. §§ 101 and 102 shall apply when terms defined or construed in the Bankruptcy Code are used in this Plan, and they are supplemented by the following definitions:

1.1 **“Administrative Bar Date”** means the first Business Day thirty (30) days after the Confirmation Date and is the date by which all Administrative Claims must be filed with the Bankruptcy Court, other than claims for counsel, accountant, and Subchapter V Trustee fees and costs, except as otherwise provided in the Plan.

1.2 **“Administrative Claim”** means any cost or expense of administration of the Estate allowed under § 503(b) of the Bankruptcy Code, proof (or request or motion for payment or approval) of which is timely filed by the Administrative Bar Date.

1.3 **“Allowed Claim”** means a Claim against the Debtor(s): (a) which is listed in the Debtors’ Schedules (as amended), other than a Disputed Claim or a Claim to which an objection has been interposed; or (b) proof of which has been timely filed and with respect to which no timely filed objection to the allowance thereof has been interposed, or (c) which has been allowed by the Court in a Final Order, but only in the amount allowed. An Allowed Claim shall not include unmatured or post-petition interest unless otherwise stated in the Plan.

1.4 **“Assets”** means all property, real or personal, in which Debtor has an interest.

1.5 “**Avoidance Actions**” means proceedings and causes of action of the Debtor under Chapter 5 of the Bankruptcy Code.

1.6 “**Bankruptcy Code**” or “**Code**” means Title 11 of the United States Code.

1.7 “**Bankruptcy Court**” or “**Court**” means the United States Bankruptcy Court for the District of Maryland, or, if such court ceases to exercise jurisdiction over the Case, the court or adjunct thereof that exercises jurisdiction over the Case.

1.8 “**Bankruptcy Rules**” or “**Rules**” means: (i) the Federal Rules of Bankruptcy Procedure, and (ii) the Local Bankruptcy Rules for the Bankruptcy Court, in either case, as now in effect or hereinafter amended (except that all time periods herein shall be calculated in accordance with the Bankruptcy Rules as in effect on the date hereof).

1.9 “**Bar Date**” means the date designated by the Bankruptcy Court as the last date for filing a proof of claim or proof of interest, as the case may be, against the Debtor. The Bar Date for the filing of pre-petition claims against the Debtor was March 12, 2025 (June 30, 2025 for governmental unit claims).

1.10 “**Business Day**” means any day except Saturday, Sunday, or other day on which commercial banks in the State of Maryland are authorized or required by law to close, or any other “legal holiday” as defined in Bankruptcy Rule 9006(a).

1.11 “**Case**” means the case commenced by the Debtors under Chapter 11 of the Code pending in the Bankruptcy Court and bearing Case Number -----

1.12 “**Cash**” means United States currency, drafts, checks, deposit accounts, or other cash equivalents.

1.13 “**Claim**” means a claim as defined in § 101(5) of the Code.

1.14 “**Claimant**” means a Person holding a Claim against the Debtor(s).

1.15 “**Class**” means each class of Claims or Interests established and set forth in Article V of the Plan.

1.16 “**Collateral**” means any property or interest in property of the Debtor subject to a Lien to secure the payment or performance of a Claim, which Lien is not subject to avoidance or otherwise invalid under the Code or applicable state law.

1.17 “**Confirmation**” means the entry of a Final Order of the Bankruptcy Court confirming the Plan.

1.18 “**Confirmation Date**” means the date on which the Confirmation Order is entered by the Bankruptcy Court.

1.19 **“Confirmation Hearing”** means the hearing under Code § 1128 scheduled by the Bankruptcy Court for consideration of Confirmation of the Plan, as it may be continued from time to time.

1.20 **“Confirmation Order”** means the order of the Bankruptcy Court confirming the Plan.

1.21 **“Creditor”** means the holder of a Claim.

1.22 **“Days”** shall be calculated in accordance with Rule 6 of the Federal Rules of Civil Procedure.

1.23 **“Debtor” or “Debtors”** means Seth and/or Bessy Blum.

1.24 **“Disputed Claim”** means a Claim:

- (a) which is listed as disputed or contingent in the Debtor’s Schedules as filed or as amended; or
- (b) which is listed as disputed under any provision of this Plan, or
- (c) as to which a proof of claim was timely filed and an objection to such Claim was filed within 30 days after the Effective Date.

1.25 **“Effective Date”** means the date that is thirty (30) days after the Confirmation Order becomes a Final Order or April 25, 2022, whichever is later.

1.26 **“Equipment”** means all machinery, tools, motor vehicles, furniture and fixtures, and all parts thereof and all accessions thereto and all software related thereto, including software that is embedded in and is part of said Equipment, so as not to include any Inventory.

1.27 **[Reserved]**.

1.28 **“Estate”** means the bankruptcy estate of the Debtor.

1.29 **“Executory Contracts”** means all contracts, including unexpired leases, to which the Debtor is or was a party on the Petition Date and which were executory within the meaning of § 365 of the Code and which may be assumed or rejected by the Debtor.

1.30 **“Final Decree”** means the Final Order of the Bankruptcy Court that closes the Case.

1.31 **“Final Order”** means an order or judgment of the Bankruptcy Court as entered on the docket in the case, that has not been reversed, stayed, modified, or amended, and as to which, either: (i) the time to appeal or seek certiorari has expired and no appeal or petition for certiorari

has been timely filed, or (ii) any appeal or petition for certiorari that has been filed has been resolved by the highest court to which the order or judgment was appealed from or from which certiorari was sought.

1.32 **“Inventory”** means all goods held for sale or lease, including all raw materials, work in process, finished goods, and material used or consumed in the manufacture, production, preparation or shipping thereof, so as not to include any Equipment.

1.33 **“Lien”** has the meaning set forth in §101(37) of the Code.

1.34 **“Material Default”** of the Debtor shall occur if: (1) Debtor fails to make any payment required under the Plan, or to perform any other obligation required under the Plan, for more than 14 calendar days after the time specified in the Plan for such payment or other performance; (2) upon such failure, the affected creditor has served upon Debtor and Debtor’s attorney a written notice of Debtor’s default; and (3) Debtor fails within 30 calendar days after the date of receipt of the notice of default either: (i) to cure the default, or (ii) to obtain from the court or affected creditor an extension of time to cure the default, or a determination that no default occurred.

1.35 **“Miscellaneous Assets”** means Assets other than Real Property, Inventory, Equipment, Accounts Receivable, or Avoidance Actions.

1.36 **“Person”** means an individual, a corporation, an LLC, a partnership, an association, a joint stock company, a joint venture, an estate, a trust, an unincorporated organization, a government or any political subdivision thereof, or other legal entity.

1.37 **“Petition Date”** means January 1, 2025, the date on which the voluntary petition for relief under the Code was filed by the Debtors.

1.38 **“Plan”** means this Plan, as it may be amended from time to time.

1.39 **“Priority Claim”** means a Claim made pursuant to § 507(a) of the Code, other than an Administrative Claim, a Professional Claim, or a Priority Tax Claim.

1.40 **“Priority Tax Claim”** means any Allowed Claim for taxes, including without limitation, income, property, withholding, payroll, or excise taxes, or any penalty related to the foregoing to the extent such Claim is entitled to priority under § 507(a)(8) of the Code.

1.41 **“Professional”** means any attorney, accountant, appraiser, consultant, financial advisor or other professional retained or to be compensated pursuant to an order of the Bankruptcy Court entered under any provision of the Code.

1.42 **“Professional Claim”** means any Claim for compensation or reimbursement of a Professional that will be paid through the Plan.

1.43 **“Proof of Claim”** means a proof of Claim filed pursuant to § 501 of the Code and Part III of the Bankruptcy Rules.

1.44 ***“Rejection Claim”*** means a Claim arising from the rejection of an executory contract or unexpired lease in such amounts as are permitted by the Code and applicable law, and as are allowed by the Bankruptcy Court.

1.45 ***“Schedules”*** means the schedules of assets and liabilities and Statement of Financial Affairs filed by the Debtor with the Bankruptcy Court and any amendments thereto.

1.46 ***“Secured Claim”*** means any Claim, debt, or demand against the Debtor as determined in accordance with § 506(a) of the Code that is secured by a properly perfected mortgage, deed of trust, Lien, pledge, or security interest in, or right of set off against, any Property of the Debtor, but only to the extent of the value of the Collateral as of the Confirmation Hearing or as otherwise expressly treated in the Plan.

1.47 ***“Subchapter V Trustee”*** means Monique Desiree Almy, the appointed trustee under Code § 1183, or such successor trustee who is or shall be appointed.

1.48 ***“Unexpired Lease”*** means a lease of personalty or realty that had neither expired by its terms nor been properly terminated as of the Petition Date, and which has not expired by its terms or been rejected by a Final Order on or prior to the Confirmation Date.

1.49 ***“Unliquidated Claim”*** means any Claim, the amount of liability for which has not been fixed, whether pursuant to agreement, applicable law, or otherwise, as of the date on which such Claim is sought to be estimated.

1.50 ***“Unsecured Claim”*** means any unsecured debt, demand, or Claim of whatever nature other than an Administrative Expense, a Professional Claim, a Priority Claim, a Priority Tax Claim, or a Secured Claim, to the extent as determined and allowed by the Bankruptcy Court in accordance with § 502 of the Code.

ARTICLE II - SUMMARY OF PLAN AND CONFIRMATION REQUIREMENTS

A. *Repayment of Creditors*

The Plan provides for payment of administrative expenses, priority claims, and secured creditors in full, either in cash or in deferred cash payments, and provides for payments to unsecured creditors in an amount greater than they would receive in the event of a Chapter 7 liquidation. Funds for implementation of the Plan will be derived from the Debtors' income, from the sale of real estate, and from rent.

This document contains a detailed discussion of the Plan and its implementation. The Plan is a legal document and upon confirmation will become binding on the Parties. Creditors should read the Plan in its entirety, rather than relying on this summary. The Debtor urges creditors and other parties in interest to consult with independent counsel in connection with their analysis of the Plan.

B. *Confirmation Requirements*

If all the applicable requirements of Code § 1129(a), other than paragraphs (8), (10), and (15) of that section, are met with respect to a Plan, the Court, on request of the Debtor, shall confirm the Plan notwithstanding the requirements of such paragraphs if the Plan does not discriminate unfairly, and is fair and equitable, with respect to each class of claims or interests that is impaired under, and has not accepted, the Plan.

In order to be confirmed (i.e., approved) by the Court, the Plan or its proponent must (among other requirements set forth in Code §§ 1129 and 1191):

- a. Disclose all compensation paid or promised for professional services rendered or to be rendered in connection with the case;
- b. Disclose the identity and affiliations of all officers to serve after the Plan is confirmed and the compensation of any insiders to be employed after Confirmation;
- c. Propose to pay each member of an impaired class of Claimants who has not accepted the Plan property at least equal in value to what the Claimant would receive if the Debtors' assets were liquidated on the date of the Confirmation Hearing, and distributed to Creditors according to their rights and priorities under law;
- d. Propose to pay all Administrative Claims in full;
- e. Propose to pay all Priority Claims in full in deferred payments or cash;
- f. Propose to pay all Priority Tax Claims in full within five years after the order for relief in this case, in a manner not less favorable than the non-priority unsecured claims.

The Code requires that the Court hold a Confirmation Hearing with notice to all Creditors. The Confirmation Hearing will be scheduled after filing this plan to be held before the Honorable Nancy V. Alquist, United States Bankruptcy Judge, United States Bankruptcy Court for the District of Maryland, 101 W. Lombard Street, Baltimore, Maryland 21201. The Confirmation Hearing may be adjourned or continued by the Court without further notice except for an announcement made of the adjourned or continued date made at the Confirmation Hearing.

At the Confirmation Hearing, the Court shall determine whether the requirements of the Code have been satisfied, in which event the Court shall enter a Confirmation Order confirming the Plan. To confirm the Plan, either all classes of creditors must agree to accept the Plan (a “Consensual Plan”), or, in addition to the requirements stated *supra*, the Plan must not discriminate unfairly, and must be “fair and equitable”.

A plan does not discriminate unfairly within the meaning of the Code if no Class receives more than it is legally entitled to receive for its Claims or Equity Interests. The Code establishes different “fair and equitable” standards for Secured and Unsecured Claims.

With respect to a Secured Claim, a plan may be “fair and equitable” if: (1) the impaired Secured Creditor retains its liens to the extent of its Allowed Claim and receives deferred cash payments at least equal to the allowed amount of its Claim with a present value as of the Effective Date at least equal to the value of such Creditor’s interest in the property securing its liens; (2) property subject to the lien of the impaired Secured Creditor is sold free and clear of that lien, with that lien attaching to the proceeds of sale, and such lien proceeds must be treated in accordance with clauses (1) and (3) hereof, or (3) the impaired Secured Creditor realizes the “indubitable equivalent” of its Claim under the plan.

Additionally, as to all claims, to be “fair and equitable,” the Plan must provide that, as of the Effective Date of the Plan, all of the Debtor’s projected disposable income to be received in the 3-year period, or such longer period not to exceed 5 years as the court may fix, beginning on the date that the first payment is due under the Plan, will be applied to make payments under the Plan; or the value of the property to be distributed under the Plan in such period is not less than the projected disposable income of the Debtor.

“Projected Disposable Income” is defined as the income that is received by the Debtor and that is not reasonably necessary to be expended for the maintenance or support of the Debtor or a dependent of the Debtor, a domestic support obligation that first becomes payable after the date of the filing of the petition, or the payment of expenditures necessary for the continuation, preservation, or operation of the business of the Debtor.

The Debtors must show that they can make all payments under the Plan, or that there is a reasonable likelihood that the Debtors will be able to make all payments under the Plan and the Plan provides appropriate remedies to protect the holders of claims or interests if payments are not made.

ARTICLE III - REQUISITE DISCLOSURES

A. *Representations Limited*

NO REPRESENTATIONS CONCERNING THE DEBTOR, PARTICULARLY REGARDING FUTURE BUSINESS OPERATIONS OR THE VALUE OF THE DEBTOR'S ASSETS, HAVE BEEN AUTHORIZED BY THE DEBTOR EXCEPT AS SET FORTH IN THIS STATEMENT. YOU SHOULD NOT RELY ON ANY OTHER REPRESENTATIONS OR INDUCEMENTS PROFFERED TO YOU TO SECURE YOUR ACCEPTANCE OR REJECTION IN ARRIVING AT YOUR DECISION IN VOTING ON THE PLAN. ANY PERSON MAKING REPRESENTATIONS OR INDUCEMENTS CONCERNING ACCEPTANCE OR REJECTION OF THE PLAN SHOULD BE REPORTED TO COUNSEL FOR THE DEBTOR AT THE ADDRESS BELOW. FOR VARIOUS REASONS, THE RECORDS OF THE DEBTOR PRIOR TO PREPARATION OF THIS PLAN MAY NOT HAVE BEEN COMPLETE AND THE ACCURACY OF THE INFORMATION SUBMITTED WITH THIS STATEMENT IS DEPENDENT ON INFORMATION AVAILABLE TO THE DEBTOR WITH THE ASSISTANCE OF COUNSEL. WHILE REASONABLE EFFORTS HAVE BEEN MADE TO PROVIDE THE MOST ACCURATE INFORMATION AVAILABLE, THE DEBTOR IS UNABLE TO WARRANT OR REPRESENT THAT ALL INFORMATION IS WITHOUT INACCURACY. THERE ARE NO KNOWN INACCURACIES. WHILE REASONABLE EFFORTS HAVE BEEN MADE TO ENSURE THAT THE ASSUMPTIONS ARE VALID AND AS ACCURATE AS CAN BE MADE UNDER THE CIRCUMSTANCES, NEITHER THE DEBTOR NOR THE DEBTOR'S ATTORNEYS UNDERTAKE TO CERTIFY OR WARRANT THE ABSOLUTE ACCURACY OF THE ASSUMPTIONS OR PROJECTIONS.

NO FORMAL APPRAISALS HAVE BEEN UNDERTAKEN OF THE DEBTOR'S PROPERTY EXCEPT WHERE STATED. THE VALUES PLACED THEREON AND SUMMARIZED BELOW ARE THE DEBTOR'S BEST ESTIMATE OF THE VALUE OF THE PROPERTY AS OF THE TIME OF THE FILING OF THE PLAN AND THIS DISCLOSURE STATEMENT. THESE VALUES MAY DIFFER FROM VALUES PLACED ON THE SAME PROPERTY AT THE TIME OF FILING OF THE PETITION FOR RELIEF AND THE SUBSEQUENT SCHEDULES.

B. *Brief history of Business Operations of the Debtor*

In addition to being employed in the banking industry, the Debtors are in the business of owning and operating rental property, primarily beach-type rentals. The Debtors acquired and have been operating three beach rentals in Lewes and Selbyville, Delaware, and North Topsail Beach, NC, and a residential rental in Baltimore County MD.

C. *Events Leading to Bankruptcy*

Debtors acquired the Selbyville property by way of an unsecured loan from Mr. Peter Elmo, with whom Debtor Bessy Blum had engaged in some prior transactions. The precise terms were disputed in many respects, and Mr. Elmo commenced litigation in Maryland against the Debtors on which the Debtors spent a large amount on legal fees. Unbeknownst to the

Debtors, Mr. Elmo also brought suit in Delaware and obtained a default judgment which was then docketed as lien on their Maryland properties. The litigation expense was compounded by a loss of the Debtors' prior employment. As a result, and to ensure that the Elmo liens would be avoidable as preferences, the Debtors filed for bankruptcy relief under Subchapter V of Chapter 11 on January 1, 2025, within 90 days of the Delaware judgment.

D. *Procedural Posture of the Bankruptcy Case*

On January 1, 2025 (the "Petition Date"), the Debtors filed a voluntary petition in this Court for reorganization relief under SBRA provisions of Chapter 11 of title 11 of the U.S. Code. The Debtors continue to hold the assets of the estate as Debtors-in-Possession pursuant to Code §§ 1107(a) and 1108. Monique D. Almy was appointed the Subchapter V Trustee herein.

There has been no significant litigation during the case. Debtors, with the assistance of the Trustee, have reached a tentative agreement with Mr. Elmo to release his liens, they have sought and obtained the voluntary reclassification of the Atlantic Financial FCU claim to be treated as unsecured, and they have reached agreement with Merrill Thomas to accept the return of an escrowed real estate purchase deposit in lieu of his claim. Debtors also obtained a contract to sell their property at 11486 W. Sand Cove Rd., Selbyville DE.

E. *Assets*

The Debtors' principal assets are five parcels of improved real estate: In addition, the Debtors own two cars (one subject to a lien), household items, modest bank accounts, retirement accounts, and 529 plans, which are mostly exempt, some largely uncollectible small judgments, and an outstanding \$14,000 loan payable to them.

As indicated in the Chapter 7 Liquidation Analysis found in Section IV, it is estimated that, were the Debtors' case filed under Chapter 7, there would be about \$600,000 available for distribution to unsecured creditors after the payment of liens, exemptions, and the cost of liquidation.

The Debtors, after a good-faith analysis of any such potential claims, does not intend to pursue any preference, fraudulent conveyance, or other avoidance actions. Creditor Peter Elmo has agreed to release his judgment liens on Debtors' real estate, which would eliminate the need to file a preference avoidance action to that effect.

F. *Creditors Committee/Trustee*

The Court has not ordered the appointment of a Committee of Creditors pursuant to Code § 1102(a)(3). Monique D. Almy has been appointed as the Subchapter V Trustee pursuant to Code § 1183. No other trustee or examiner has been appointed.

G. *Professionals*

The Debtor has retained the firm of Chung & Press, P.C., which appointment has been approved by the Court.

Chung & Press, P.C., expects to file a fee application for approximately a total of \$20-25,000.00, which is subject to Court approval under Code § 330. That amount is estimated, and may change based on developments in the case.

Monique D. Almy was appointed as the Subchapter V Trustee. It is estimated that her total fees and costs are approximately \$5-10,000.00, which are subject to Court approval under Code § 330.

H. *Officers/Directors and Compensation*

N/A – the Debtors are individuals. Debtors’ compensation from their employment is disclosed on Schedules I-J, attached hereto.

ARTICLE IV – ANALYSIS OF LIQUIDATION VALUE OF THE ESTATE

If liquidated under Chapter 7, the following is an analysis of what would be available to pay unsecured creditors.

Assets:

Real Property:

3317 Woodvalley Dr. (residence)
 Value \$800,000.00
 Less 10% costs of sale \$80,000.00
 Mortgage: \$544,427.83
 Exemption: \$27,900
 NET: \$147,672.17

114 Calinda Cay Ct. (selling – estimated net equity \$100,000)

8450 Loch Raven Blvd.
 Value \$281,800
 Less 10% costs of sale: \$28,180
 Mortgage \$229,554.39
 Exemption \$1.00
 NET: \$24,064.61

33796 Freeport Dr.
 Value \$525,000

Less 10% costs of sale: \$52,500
 Less mortgages \$321,480.57
 and \$180,000
 Exemption \$1.00
 NET: \$0.00

11486 W. Sand Cove Rd. (selling – estimated net equity \$300,000)

Personal property

Audi Q7 \$50,000 less \$48,692.32 lien, \$1.00 exemption, Estimated NET: \$1306.68
 (selling)
 Lexus RX350 \$20,000, Exempt \$6000, NET \$14,000
 Sports Helmets \$500, lien (SBA) \$120,000 – NET \$0.00
 Non-exempt bank deposits \$2500
 Yupa Loan \$14,000, \$1546 exempt NET \$12,454
 Judgments: unknown

(Plus fully exempt household goods, clothing, jewelry, and retirement and 529 accounts)

NET LIQUIDATION VALUE \$601,997.46 before hypothetical Chapter 7 expenses

NET LIQUIDATION VALUE of property being retained: \$189,543.46, before hypothetical Chapter 7 expenses (Net proceeds of Sand Cove, Calinda Cay, and Yupa Loan are being paid directly to creditors in addition to the quarterly payments totaling the net liquidation value.

Less: Administrative claims: C11 Professionals \$30,000
 C7 Trustee commission on \$2,700,000: \$104,250
 C7 Trustee Professionals: \$20,000
 Total \$154,250

Less: Priority claims: \$140,000

Total net: \$0.00 (-\$104,707) plus the net proceeds of Sand Cove, Calinda Cay, and Yupa Loan.

After payment of secured, priority and administrative claims, the distribution to unsecured creditors in a Chapter 7 liquidation would be about \$308,000. This plan proposes \$199,428 in quarterly payments plus the net proceeds from liquidating 2 properties (est. \$400,000 less \$180,000 for priority claims and estimated administrative expenses and \$10,000 towards a replacement vehicle), total \$419,428, plus collection on the Yupa loan.

ARTICLE V – CLASSIFICATION AND TREATMENT OF CLAIMS

The Plan establishes 11 classes of claims, plus two categories of unclassified claims (for administrative expenses and priority taxes). The classes of claims are identified and treated as follows:

A. *Unclassified Claims*

1. *Administrative Expenses.* Pursuant to Code § 1191(e), Administrative Expense claims approved and allowed by the Court shall be paid in full upon the sale of Debtors' real property at 11486 W. Sand Cove Rd. and 114 Calinda Cay Ct. (or upon the Effective Date if later), or as soon thereafter as the amount thereof can be fixed, unless a different treatment is agreed to or provided for in this Plan. Administrative claims that by their terms are not due and payable shall be paid when due. Administrative claims where all or a portion of awarded fees are being held by counsel in escrow may be paid upon allowance by the Court to the extent of such escrowed sums, with any balance to be paid as provided above.

The total professional fees to Debtor's counsel are estimated to be approximately \$20-25,000.00, partially covered by the prepetition retainer. The Subchapter V Trustee's fees are estimated at approximately \$5-10,000.00. There may be capital gains tax due from the sale of 11486 W. Sand Cove Rd. and 114 Calinda Cay Ct., which shall be paid as an administrative expense.

The Debtors are unaware of any other unpaid administrative expense claims.

B. *Priority Taxes.*

1. The Internal Revenue Service filed a priority claim (part of Claim No. 16) in the amount of \$36,810.08 including an estimate for 2024, but the 2024 liability is approximately \$122,000 based on the recently-filed return, such that the total IRS priority claim is about \$140,000. State taxes are fully paid. The IRS claim shall be paid in full, with statutory interest, upon the sale of Debtors' real property at 11486 W. Sand Cove Rd. and 114 Calinda Cay Ct. (or on the effective date if later).

Classified Claims and Interests

A. *Class A (Priority (non-tax) Claims):* Class A consists of Priority Claims under 11 U.S.C. § 507 other than Administrative Claims and Priority Tax Claims. The only claim in this class is the scheduled/unfiled claim for a \$2100 security deposit by Debtors' tenant Blanca Amaya. That claim will be deposited into an escrow account on or before the effective date of the plan and shall be paid to Ms. Amaya (subject to any allowed charges against it under the lease) upon termination of her tenancy.¹ In the unlikely event that there are any other allowed claims in Class A, they shall be paid in full, in cash, by the Debtor on the Effective Date of the Plan or as soon thereafter as the amount thereof can be fixed, unless a different treatment is agreed to or provided for in this Plan. This class is not impaired.

¹ Merrill Thomas (Claim #31) has agreed to withdraw his claim once he receives his real estate contract deposit back from the escrow agent. Debtors will cooperate to the extent necessary to ensure such funds are released to him.

B. *Class B (Internal Revenue Service Secured Claim)*. Class B is the purported secured claim of the Internal Revenue Service. As the tax lien was filed against Bessy (Henriquez) Blum in Baltimore City where she never resided (the address on the tax lien is in Baltimore County), and Debtors do not own property in Baltimore City, the secured claim shall be valued at zero, with the balance (\$85,495.99) treated as a general unsecured claim. This class, being for \$0, is not impaired.

C. *Class C (VW Credit Secured Claim)*. Class C consists of the secured claim of VW Credit (Proof of Claim 21), secured against Debtor's Audi Q7 automobile. The Debtors shall surrender the collateral to the creditor on the Effective Date in full satisfaction of the Class C creditor's secured claim. The Class C creditor shall have 60 days thereafter to file an amended proof of claim for any deficiency, which shall be treated as a general unsecured claim. Any surplus shall be returned to the Debtors and shall be paid to unsecured creditors as an additional distribution. This class is not impaired.

D. *Class D (Nationstar Loch Raven Secured Claim)*. Class D consists of the secured claim of Nationstar Mortgage/Sailfish Servicing (Proof of Claim 27), secured against Debtor's rental real estate located at 8450 Loch Raven Blvd., Baltimore, MD 21286. This creditor will retain its lien and Debtor will cure any arrears on the Effective Date and continue to pay the Class D claim pursuant to its terms. This class is not impaired.

E. *Class E (Nationstar Lewes Secured Claim)*. Class E consists of the secured claim of Nationstar Mortgage/Lakeview Servicing (Proof of Claim 30), secured against Debtor's rental real estate located at 33796 Freeport Dr, Lewes, DE 19958. This creditor will retain its lien and Debtor will cure any arrears on the Effective Date and continue to pay the Class E claim pursuant to its terms. This class is not impaired.

F. *Class F (Presidential Bank/Calinda Cay)*. Class F consists of the secured claim of Presidential Bank (Proof of Claim 32), secured against Debtor's rental real estate located at 114 Calinda Cay Ct. This creditor will retain its lien and shall be paid in full upon the sale of 114 Calinda Cay Ct. This class is not impaired.

G. *Class G (Presidential Bank/Sand Cove)*. Class G consists of the secured claim of Presidential Bank (Proof of Claim 33), secured against Debtor's rental real estate located at 11486 W Sand Cove Rd. This creditor will retain its lien and shall be paid in full upon the sale of 11486 W Sand Cove Rd. This class is not impaired.

H. *Class H (Shellpoint Secured Claim)*. Class H consists of the secured claim of Shellpoint Mortgage (scheduled), secured against Debtor's residence located at 3317 Woodvalley Dr. This creditor will retain its lien and Debtor will cure any arrears on the Effective Date and continue to pay the Class H claim pursuant to its terms. This class is not impaired.

I. *Class I (Signature Lewes Secured Claim)*. Class I consists of the secured claim of Signature FCU (scheduled), secured against Debtor's rental real estate located at 33796 Freeport Dr, Lewes, DE 19958. This creditor will retain its lien and Debtor will cure any arrears on the

Effective Date and continue to pay the Class I claim pursuant to its terms. This class is not impaired.

J. *Class J (SBA Secured Claim).* Class J consists of the secured claim of the U.S. Small Business Administration, secured against the non-vehicle personal property of Debtor Seth Blum only, to the extent a UCC-1 filing and security agreement can attach and perfect a lien to such property. The lien of the Class J claim shall be avoided under 11 U.S.C. § 522(f)(1)(B) on Debtor's household furnishings, household goods, wearing apparel, appliances, books, animals, crops, musical instruments, or jewelry that are held primarily for the personal, family, or household use of the debtor or a dependent of the debtor, and pursuant to 11 U.S.C. § 544(a) to the extent such lien is unperfected (i.e., vehicles and deposit accounts). The lien, accordingly, only remains and shall be retained by the SBA as to Debtor's sports helmets (\$500), which secured claim shall be paid in full, with contractual post-petition pre-confirmation interest on such amount, on the Effective Date. This class is not impaired.

K. *Class K (General Unsecured Claims).* Class K consists of all allowed general unsecured claims against the Debtors. Class K claims shall be paid \$13968/quarter for 4 quarters followed by \$20,508/quarter for 8 quarters without interest, in quarterly payments over 12 quarters (3 years), total \$199,428. In addition, the Class K creditors shall be paid all of the remaining net proceeds of the sale of Debtors' real property at 11486 W. Sand Cove Rd. and 114 Calinda Cay Ct., after payment of administrative expenses (including capital gains tax) and priority claims, apart from approximately \$10,000 to be used along with cash on hand to buy a vehicle to replace the Audi that is being surrendered (, as well as any money collected on the judgments in favor of Debtor Bessy Blum, and the repayment of the loan \$14,000 due from Carlos T. Yupa (net of Debtor's \$1546 exemption), net of any unrecovered fees and costs incurred in such collection.

The first quarterly payment (\$13,968/quarter) shall be made sixty (60) days after the Effective Date of the Plan, with subsequent payments being made every three months thereafter until the total sum due has been paid. This class is impaired.

As to All Claims

The right to object to all claims is reserved. The payment on any claims which are then subject to objections as to which a Final Order has not been entered shall be deposited in the undersigned counsel's attorney trust account (or an interest bearing account if over \$10,000) until a Final Order is entered, and shall be paid to the creditor, distributed to the holders of other allowed claims, or refunded to the Debtor, as appropriate, upon entry of such a Final Order. Payments on claims shall be mailed to the address of the creditor on the proof of claim (or, if allowed pursuant to the schedules, to the address on the schedules), unless the creditor files a change of address notice with the Court. No distribution shall be made on any claim until the cumulative distribution on that claim equals at least \$20.00, except that the final distribution to any class shall distribute all remaining funds due to each creditor without regard to amount. Any check mailed to the proper address and returned by the post office as undeliverable, refused by the creditor, or not deposited within 180 days, shall be void and the funds may be retained by the Debtors. Nothing herein shall constitute a waiver of the Debtors' right to object to any claim or an acknowledgement that such claim is valid or allowable.

ARTICLE VI - IMPLEMENTATION OF PLAN

A. Funds for implementation of the Plan will be derived from the Debtor's income from wages, from rentals, and from liquidating assets. As set forth on Schedules I-J, attached, Debtors have approximately \$2200/month disposable income, which they project will continue over the term of the plan, from their employment and net rental income on the two retained rental properties.

In order to increase their funds available for plan payments, Debtors propose the following changes to the budget as set forth in Schedules I-J:

Reduce voluntary retirement contributions by 50%:

\$1067 less \$350 in increased taxes: \$617

Note that Debtor spent down his retirement plan in the period leading up to the bankruptcy filing, primarily on legal fees and related expenses, so there is a need to contribute to his retirement plan to replace those losses.

Reduce entertainment/clubs/books etc. \$400

Note that this expense is primarily activities for the children.

Surrender Audi. Debtors will buy a replacement car for \$10-15,000 or less, from funds on hand and proceeds of the sale of real property. \$1239

Reduction in childcare expenses in years 2-3 due to children being of school age \$1000 (in years 2-3)

Debtors' youngest requires full-time day care at this time, but that will be reduced to after-school care in another year.

Reduction in religious/charitable donations and childrens' education expenses \$1180 (in years 2-3)

Pre-schooler will be in public school. Remaining expenses are primarily Hebrew School, a religious obligation of the Debtors

Condo fees on retained property (\$300, reduced from \$700) \$400

This will increase the monthly amount available to pay general unsecured creditors from \$2200 (\$6600/quarter) to \$4656 (\$13968/quarter) for year 1 and \$6836 (20,508/quarter) in years 2-3.²

The Debtors will sell the Calinda Cay and Sand Cove properties, with closing to occur within 6 months from confirmation, and likely well before that. While there can be no guarantees about the sale price, they expect to net about \$300,000 and \$100,000 from them, respectively, which will be paid to creditors as described above (except for approximately \$10,000 to be used, along with funds on hand, to purchase a replacement for the surrendered Audi).

Debtors will pursue collection of the Carlos Yupa loan, and the judgments, to the extent they and their legal counsel deem continued collection efforts to be cost-effective, and shall pay the net proceeds to creditors as described above.

B. If the Debtors are unable for any reason to make the quarterly payments or any other payments required by this Plan, Debtors may sell or refinance one or more of the properties or other assets, satisfying any applicable claim(s) secured by such property(ies)/assets in full therefrom, and shall apply the net proceeds to any missed payments due under the Plan, and then to unpaid administrative expenses, priority claims, and any unpaid Class K claims until the amount due under the plan is paid in full, in that order.

C. Pursuant to Code § 1146(a), the making or delivery of any deed, deed of trust or other instrument of transfer under, in furtherance of, or in connection with the Plan, including, without limitation, any deeds, deeds of trust, bills of assignments, bills of sale, or deeds-in-lieu of foreclosure executed in connection with any of the transactions contemplated under the Plan (including but not limited to the foregoing sale(s) under A or B above), including but not limited to the private sale or public auction of any Property shall not be subject to any stamp tax, sales tax, transfer tax, vehicle excise tax or other similar tax. The appropriate state or local government officials or agents shall forego the collection of any such tax or governmental assessment and accept for filing and recordation any of the foregoing instruments or other documents without the payment of any such tax or governmental assessment pursuant to Code § 1146(a).

D. The Debtors shall retain the Assets of the estate (except as otherwise provided in this Plan) and shall therewith operate their business and personal affairs and pay ordinary living and business expenses while paying creditors the amounts set forth in this Plan. Consistent with the provisions of this Plan and subject to any releases provided for herein, the Debtor reserves the right to begin or continue any adversary proceeding permitted under the Code and Rules to collect any debts, or to pursue its claims in any court of competent jurisdiction. Except as expressly provided for in this Plan, nothing in this Plan shall be deemed to constitute a waiver of any claim that the Debtor may assert against any other party, including the holder of any claim provided for in this Plan, and the allowance of any claim against the Debtor or the estate shall not bar any claim by the Debtor against the holder of such claim.

² It will reduce the distribution from the sale of the real estate properties by about \$10,000 in order to buy a replacement car.

ARTICLE VII – EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Debtor's lease as landlord of the Loch Raven property with Blanca Amaya shall be deemed assumed upon confirmation. No cure is required (see above re security deposit).

Any other prepetition Executory Contracts and Leases in effect as of the Effective Date and not specifically rejected, assumed, or assumed and assigned will be deemed rejected as of the Effective Date. Any Claims arising from the rejection of Contracts and Leases must be filed on or before the Rejection Claim Bar Date. The Rejection Claim Bar Date is 30 days after the Confirmation Date. Absent the filing of a proof of claim on or before the Rejection Claim Bar Date, all Rejection Claims shall be forever barred from assertion and shall not be enforceable against the Debtor, or the Debtor's Estate, Assets, or properties. All Rejection Claims shall be Class K General Unsecured Claims.

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ARTICLE VIII – RETENTION OF JURISDICTION

Following the Confirmation Date, the Court shall retain jurisdiction over the Debtor and the Debtor's operations for the following purposes until the Court enters an Order closing the case:

- A. To rule on the allowance or classification of claims and to hear any objections thereto. The failure of the Debtor to object to, or to examine any claim for the purposes of voting shall not be deemed a waiver of the Debtor's right to object to such claim in whole or in part;
- B. To hear and determine all adversary proceedings and contested matters;
- C. To allow and approve or disapprove any administrative expenses not previously allowed;
- D. To determine and resolve questions concerning the existence of defaults under the Plan;
- E. To modify the Plan pursuant to Code § 1193;
- F. To correct any defect, to cure any omission, to reconcile any inconsistency in the Plan or Order of Confirmation as may be necessary to carry out the purposes and intent of the Plan; and
- G. To issue any Order necessary to carry out the Plan.

Notwithstanding the foregoing, the Confirmation Order shall entitle the Debtor to manage the Debtor's financial affairs, including the sale, disposition, or lease of assets, without further

Order of the Court, and shall permit the Debtor, in the Debtor's discretion, to obtain new and additional credit and/or loans from any source, which credit or loans may be secured by the Debtor's assets, without further Order of the Court.

ARTICLE IX – MODIFICATION OR WITHDRAWALS OF PLAN

The Debtor may alter, amend, or modify the Plan under Code § 1193 at any time before the Confirmation Date, so long as the Plan, as modified, meets the requirements of Code §§ 1122 and 1123, with the exception of subsection (a)(8) of § 1123. Following the Confirmation Date but before the Effective Date, the Debtor may also alter, amend, or modify the Plan under Code § 1193. The Debtor may revoke or withdraw the Plan before the Confirmation Date. If the Plan is revoked or withdrawn before the Confirmation Date, the Plan shall be of no force or effect, and shall be deemed null and void. If the Plan is revoked or withdrawn before the Confirmation Date, nothing contained herein shall in any way effect or prejudice the rights of the Debtor with regard to Claims, Avoidance Actions, or any other rights or interests. After confirmation, the plan may be modified pursuant to Code § 1193.

ARTICLE X – MISCELLANEOUS PLAN PROVISIONS

The Debtors shall act as disbursing agent to make the required distributions under the Plan.

No creditor may take any collection action against Debtors or property of the estate or of the Debtors on any Claim or debt scheduled or provided for under this Plan so long as Debtors are not in Material Default in performing their obligations to such creditor under the Plan.

On the Effective Date, all property of the estate will vest in the reorganized Debtors pursuant to § 1141(b) of the Code free and clear of all claims and interests except as provided in this Plan.

Except as specifically provided in this Plan, the obligations to creditors that Debtors undertake in the confirmed Plan replace those obligations to creditors that existed prior to the Effective Date of the Plan. Debtors' obligations under the confirmed Plan constitute binding contractual promises that, if not satisfied through performance of the Plan, create a basis for an action for breach of contract under Maryland law (for claims as to only one of the joint Debtors, such liability/cause of action shall only run against the Debtor liable on the claim). To the extent

a creditor retains a lien under the Plan, except as provided in this Plan, that creditor retains all rights provided by such lien under applicable non-Bankruptcy law.

Date: July 14, 2025

Respectfully submitted,

/s/ Daniel M. Press
Daniel M. Press, #07300
Chung & Press, P.C.
6718 Whittier Ave., Suite 200
McLean, VA 22101
(703) 734-3800
(703) 734-0590 fax
dpress@chung-press.com

CERTIFICATE OF SERVICE

This is to certify that on this 14th day of July, 2025, I caused the foregoing document to be served by CM/ECF on the U.S. Trustee and all parties requesting such notice, as follows:

Monique Desiree Almy malmy@crowell.com,
cbest@crowell.com,
malmy@ecf.axosfs.com,
monique-almy-7127@ecf.pacerpro.com

Hugh M. (UST) Bernstein hugh.m.bernstein@usdoj.gov

Richard J Hackerman Richard@RichardHackerman.com,
6923530420@filings.docketbird.com,
Hackerman.RichardR106256@notify.bestcase.com

Jonathan E. Levine jlevine@mbhylaw.com

US Trustee - Baltimore USTPRegion04.BA.ECF@USDOJ.GOV

Eric VandeLinde eric.vandelinde@bww-law.com,
bankruptcy@bww-law.com

/s/ Daniel M. Press
Daniel M. Press

Fill in this information to identify your case:

Debtor 1	Seth L Blum		
	First Name	Middle Name	Last Name
Debtor 2	Bessy G Blum		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Maryland			
Case number (If known)	25-10005		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

- ☒ Employed
☐ Not employed

Occupation

Office Leader

Business banker

Employer's name

Pinnacle Bank

CFG Community Bank

Employer's address

150 3RD AVENUE SOUTH, SUI

Number Street

2455 House St

Number Street

Nashville, TN 37201

City State ZIP Code

Baltimore, MD 21230

City State ZIP Code

How long employed there? 7 months

2 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 13,363.74	\$ 10,050.00
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 13,363.74	\$ 10,050.00

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 13,363.74	\$ 10,050.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 2,331.38	\$ 2,319.48
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 2,133.32	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 1,080.74	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: Disability, ID Theft Buy Up	5h. + \$ 30.40	+ \$ 14.00
Legal	\$	\$ 20.00
	\$	\$
	\$	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 5,575.84	\$ 2,353.48
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 7,787.90	\$ 7,696.52
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 120.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 120.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 7,787.90	\$ 7,816.52
		= \$ 15,604.42
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ 15,604.42
		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Seth L Blum
 First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland (State)

Case number 25-10005
 (If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

3

☐ No

☒ Yes

Child

6

☐ No

☒ Yes

Child

11

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 3,792.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 500.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Seth L Blum & Bessy G Blum

First Name

Middle Name

Last Name

Case number (if known) 25-10005

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. \$ 0.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. \$ 600.00
6b.	Water, sewer, garbage collection	6b. \$ 0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 400.00
6d.	Other. Specify: <u>Security</u>	6d. \$ 150.00
7.	Food and housekeeping supplies	7. \$ 1,800.00
8.	Childcare and children's education costs	8. \$ 1,600.00
9.	Clothing, laundry, and dry cleaning	9. \$ 100.00
10.	Personal care products and services	10. \$ 200.00
11.	Medical and dental expenses	11. \$ 50.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 600.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 800.00
14.	Charitable contributions and religious donations	14. \$ 350.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. \$ 175.00
15b.	Health insurance	15b. \$ 0.00
15c.	Vehicle insurance	15c. \$ 200.00
15d.	Other insurance. Specify: _____	15d. \$ 0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. \$ 1,238.57
17b.	Car payments for Vehicle 2	17b. \$ 0.00
17c.	Other. Specify: _____	17c. \$ 0.00
17d.	Other. Specify: _____	17d. \$ 0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. \$ 0.00
20b.	Real estate taxes	20b. \$ 0.00
20c.	Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d.	Maintenance, repair, and upkeep expenses	20d. \$ 150.00
20e.	Homeowner's association or condominium dues	20e. \$ 700.00

Debtor 1 Seth L Blum
 First Name Middle Name Last Name

Case number (if known) 25-10005

21. **Other.** Specify: _____

21. +\$ 0.00
 +\$ _____
 +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 13,405.57

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ _____

22c. \$ 13,405.57

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 15,604.42

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 13,405.57

23c. Subtract your monthly expenses from your monthly income.
 The result is your *monthly net income*.

23c. \$ 2,198.85

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: